

B

# NATIONAL

*Monthly about People*

# MAGAZINE

ST. LOUIS  
READING ROOM  
PUBLIC LIBRARY

Edited by JOE MITCHELL CHAPPLE

20¢



HENRY C. GROVER  
STUDIO

# The **Rexall** Store

WHEN you see the sign of any one of the 8000 Rexall Stores thruout the country, let it be a reminder to you of the uniform and excellent service that has built up this great co-operative organization—the largest of its kind in the world. The Rexall Stores offer you Standardized Goods and a Standardized Drug Store Service.

*The **Rexall** Store*

*advance*

# NATIONAL MAGAZINE

*Mostly about People*

APRIL  
1919

Four Great Commanders of the Allied Armies.....Frontispiece

## Articles of Current Interest

Affairs at Washington.....*Illustrated*...Joe Mitchell Chapple 99

War Congress Adjourns  
Congress Expires, Unloved, Unhonored, But Not  
Unsung  
Woman Member of Congress Retires  
Blind Congressman Visits Allied Battlefield  
War Department a Busy Place These Days  
"Great Men a Nation's Best Asset"

We Are "Advertised by Loving Friends"  
Prospect of Lively Social Season at Capital  
Governors' and Mayors' Conference at White House  
Now Commandant, Was Aid to Admiral Dewey  
Tribute to Roosevelt from Poet Who Knew Lincoln  
Has the Industrious Ant Faded to a Finish  
Editor sees in Wilson a Child of Destiny

Feeding as Well as Fighting .....*Illustrated*...Joe Mitchell Chapple 105

The Father of Rural Credits in North  
Carolina .....

*Illustrated*.....S. R. Winters 107

The Silent Leaders in War Work .....*Illustrated*..... 110

Community Houses as Soldiers' Memorials.*Illustrated*..... Martha Candler 111

The Passing of James J. Hannerty .....*Illustrated*.....Robert H. Sexton 114  
The "Four-line Poet"

Affairs and Folks .....*Illustrated*..... 115

A Boston Woman Financier  
Lieutenant Cigrand of Grant Park Camp  
Women as Life Insurance Agents  
Activities of the President of Columbia University

General Joffre at Close Range  
Brain Thieves  
Helpful Service of Mrs. Edwin A. Shuman  
Progressive Career of a Stage Favorite

The Toy-makers of the U.S.A.....*Illustrated*..... Ross Willard 125  
American Production versus Foreign Importation

A Southern City of Opportunity .....*Illustrated*.....Everett Lloyd 129  
How Waco, Texas, is Magnetizing the Vast Resources of the Lone Star State  
in a National Factory-getting Campaign

## People It Pays to Know

David Rogers, the Man .....*Illustrated*..Lawrence W. Pedrose 121

George W. Coleman .....*Illustrated*..... Thomas Dreier 122

Raymond F. Crist.....*Illustrated*..... Lee Somers 123

## VERSE

Where Poppies Bloom ..... Sergeant Julian T. Baber, U.S.A. 124

MONOTYPED AND PRINTED BY THE CHAPPLE PUBLISHING COMPANY, LIMITED, BOSTON, U.S.A.

WILLIAM H. CHAPPLE, President

JOHN C. CHAPPLE, Vice-President

JOE MITCHELL CHAPPLE, Treasurer

Entered at the Boston Postoffice as second-class matter

PUBLISHED MONTHLY

Subscription, \$2.40 a Year

20 Cents a Copy

★ A subscription blank enclosed indicates that your subscription has expired

## Four Commanders *of the Allied Armies*



Copyright, Harria & Ewing

KING ALBERT OF BELGIUM

The hero-king who in person led his army in the defence of his invaded country



Copyright, Underwood & Underwood

GENERALISSIMO FOCH, COMMANDER-IN-CHIEF ALLIED ARMIES



GENERAL DIAZ, COMMANDO SUPREMO, ITALIAN ARMY



Copyright, Committee on Public Information

GENERAL JOHN J. ("FIGHTING JACK") PERSHING





## Affairs at Washington

By JOE MITCHELL CHAPPLE

**T**HE LXVth Congress—it looks more impressive in Roman numerals—expired on the stroke of twelve on Tuesday, March 4, A.D. 1919. There were clouds of disagreement hovering over the dome. The President arrived at the Capitol promptly at eleven o'clock, occupying the room set aside for the Chief Executive. He sat down at the historic old table with a green cloth top, with pen in hand—and only one bill was brought for him to sign—but the talk went merrily on. The filibustering Senators who believed they were fighting for the American principle of sovereignty were called "bad boys" and men of prying minds.

In the domed President's room, adorned with portraits of Washington's cabinet, revealing Jefferson with his red hair, assembled the members of Wilson's cabinet, standing in the windows, forming the official family circle. One by one Democratic leaders dropped in for a farewell chat with the President. He sat on the edge of the table and conversed earnestly without a suggestion of ruffled feelings. The grandfather's clock in the corner ticked away those last minutes—everyone eagerly watching for that last second of time that announced the verdict *sine die*. For the first time in history, the President of the United States was not officially notified by a committee from Congress announcing an adjournment was about to occur. For twenty minutes after Vice-President Thomas P. Marshall had facetiously pronounced the final words, "*sine deo*," and Congress had adjourned, the President remained chatting with friends, as if nothing had occurred.

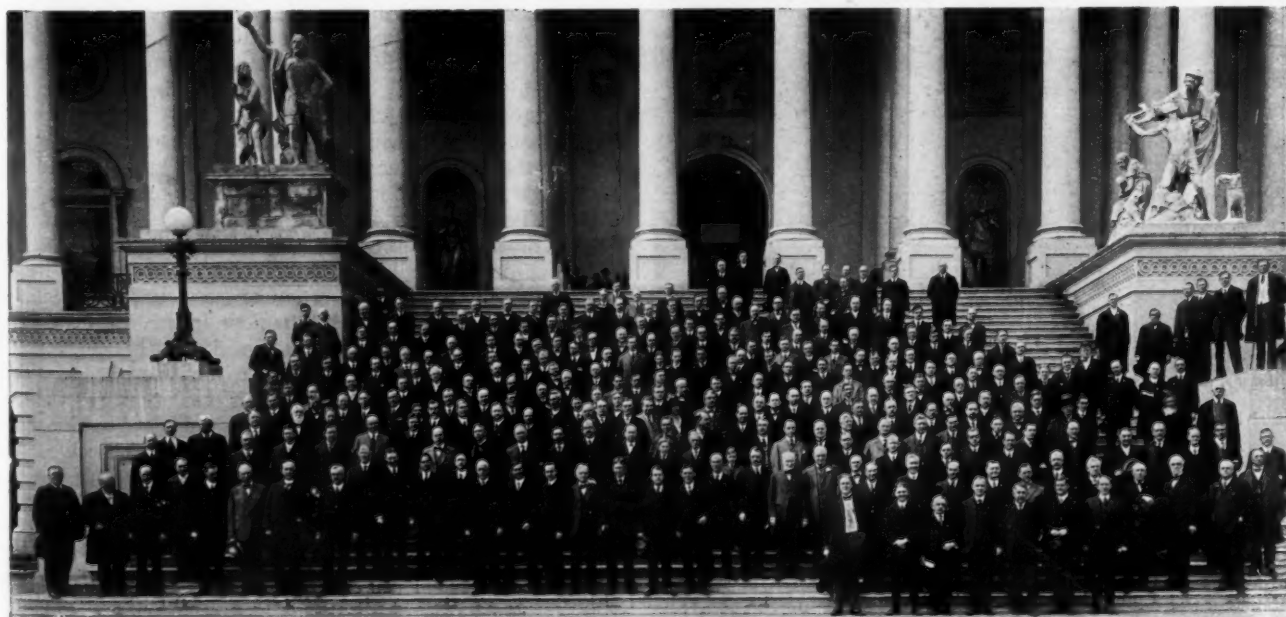
After twenty-six hours' continuous session, the Senate was in ill humor—the filibuster was on. Senators Sherman and

La Follette had continued their talk against time, while Senator France of Maryland had continued his address by running from desk to desk, making it a gymnastic as well as a filibuster feat. The flag, presented to the Vice-President by a Southern mother, hung in radiant folds behind his chair, seemed the only suggestion of gentleness in the dimly lighted Senate Chamber. There was a fever of excitement among the spectators in the galleries and corridors, anticipating something might happen—but nothing much ever does when a filibuster is on.

In the corridor off the marble room sleepless-eyed Senators were walking to and fro, some chafing against the "no cloture" rule. A few constituents ventured in to felicitate. Hats and coats were thrown here and there on the sofas. The retiring Senators were having their last languid interviews with constituents, while the faces of the newly-elect beamed upon their callers. There were many new Congressmen and many new Senators. Near the statue of McKinley was a young woman sketching the scene. Her work was interfered with by the stream of callers, and she put aside the pencil sketching the final tableaux.

The solitary bill which the President signed, brought in with the traditional pomp of Continental days, was the measure guaranteeing the good measure price for the 1919 wheat crop. In those few moments many an earnest bit of advice was given as to calling of an extra session, and turning back of the railroads to their owners, but the President was firm, insisting the failure of the railroad bill was due to action of Republicans.

It was first thought that he might go from this room direct to the train, as Theodore Roosevelt departed for his trip to



Copyright, Harris & Ewing

### WAR CONGRESS ADJOURNS AFTER THREE MOMENTOUS AND HISTORIC SESSIONS

Practically all of the members of the House of Representatives are here shown on the steps of the Capitol. Speaker Clark and former Speaker Cannon are in the right center near the bottom of the steps, while Miss Jeannette Rankin, the only woman member, is in the center of the group

Africa, after President Taft was inaugurated. As he started toward the elevator there was cheering among the employes and cries of "good-luck." He returned to the White House and leisurely partook of his last luncheon before leaving for France to continue the work at the Peace Conference.

Thirty-nine Senators had declared in the "Round Robin," that they would not support the Constitution of the League as it had been presented, insisting upon drastic and important changes, to conserve American sovereignty.

The President hastened to New York, and made his farewell address from the same platform with former President Taft. The notable scene of two Presidents, elected by opposite political parties, battling for a common purpose—even tho they differed in details—was an occasion that reflected the varying fortunes of public careers, and an altogether inspiring event.

*Congress Expires, Unloved,  
Unhonored, But Not Unsung*

**I**T seemed like a scene following the last act of a great play. The curtain had been rung down on the sixty-fifth Congress as the clock struck the hour of high noon on Tuesday, March 4—the oft-repeated proceeding of "watching Congress die."

Every one of the four hundred and thirty-five members were on the floor of the house. Some of them will return after a vacation of three months; some of them will never return.



Photo by Harris & Ewing

HON. THOMAS D. SCHALL AND SONS

Both boys are in public school in Washington. Douglas, the older, has guided his father all over the country on railroad trips

The November election left many old, familiar faces behind and provided that they should go home and acquaint themselves with their constituents. Some had been disloyal to their government during the trying hour in which we were engaged in war. They were uniformly left at home. Others were left at home for neglect of duty. Still others who performed their duty well at the capital, lacked the poise and affability to hold on to their friends at home. But, considering it all from every viewpoint, the last day of Congress was a touching scene.

Under the Constitution the session must end, and does end, automatically at twelve o'clock, noon, on March 4. When this hour arrived, Speaker Champ Clark, with his long, sweeping Prince Albert, immediately marched from the Speaker's chair to his private office adjoining the House Chamber, but this did not end the ceremonies that took place in the House of Representatives on that eventful day. Not a member left his seat. The galleries were packed with interested spectators, and had been crowded for forty-eight hours preceding this hour. The famous United States Marine band was in waiting at the outer door, and were ushered in and given chairs in front of the four hundred and thirty-five congressmen. There also appeared a choir leader, with a pianist, and following them a piano was rolled in.

The entire membership, aided by the crowds in the galleries, joined in singing with the band's many popular songs, as well as many religious hymns—one of the hymns being "God Be with You Till We Meet Again," which was requested by Uncle Joe Cannon, veteran member and ex-Speaker of the American Congress. The Irish constituency of the House, headed by Jimmie Gallivan of Boston, sang with great force and emphasis "The Wearing of the Green," in which the entire membership and gallery joined. The sight reminded one of one of Billy Sunday's big revival meetings, as song after song was requested, and they sang "Dixie," "Yankee Doodle," "Auld Lang Syne," "Over There," "Smiles," "Long, Long Trail," "Keep the Home Fires Burning," "America," and "Star Spangled Banner."

The press gallery was assigned the duty of singing "Tipperary," while everyone else kept silent. During the proceedings, which lasted for almost two hours, a wonderful soprano was discovered in the gallery, and immediately induced to step down to the front of the gallery and sing "Keep the Home Fires Burning," and as she sang this impressive song, veteran members of Congress, who will be separated for the last time, many of whom lost sons in battle in Europe, were seen weeping copiously. During the singing of all these songs, Mrs. Linthicum, wife of one of the members, waved a beautiful flag over the heads of the members, like a blessing upon them.

*Only Woman Member of Congress  
Gracefully Retires*

**A**T the east wing of the Capitol the House was having the usual "high-old-time" at high noon. Tributes were paid to Hon. Champ Clark, the retiring speaker. An address of appreciation was delivered by Hon. Jeannette Rankin, the only woman ever elected to Congress, now gracefully retiring. The gallant colleagues gathered about to say good-bye, as chivalrous as they had bade her welcome. When she first took her seat in the House of Representatives, she was called upon to respond to the first roll call when the declaration of war was made. There was a contrast from those scenes of Cood Friday, April 6, 1917, and the expiration of the same Congress on March 4, A. D. 1919—with the dawn of peace.

The last measure which it attempted to rush thru was an amendment to the war risk insurance law, which would have authorized the reserve insurance fund to be used in purchasing Federal Farm Loans bonds. This brought a retort from Representative Fordney, who assailed the proposal to use the funds for purchasing bonds as a "fake, a farce and a fraud."

The records of the Sixty-fifth Congress concluded with the resolution offered by Republican floor leader, Representative Mann of Illinois, commending the Speaker for his courtesy and fairness as presiding officer. "Uncle Joe" Cannon of Illinois was called upon to preside when this resolution was passed—and then everyone was in "smiles"—appropriate to the refrain of the popular song—and then the clock struck twelve.

*Blind Congressmen  
Visits Allied Battlefront*

**T**HE striking example of the capacity which enables a man to rise superior to the limitations ordinarily imposed upon his usefulness to the public welfare by the handicap of blindness is afforded by the record of the splendid political achievements of the Hon. Thomas D. Schall, member of the sixty-fourth, sixty-fifth and sixty-sixth Congresses from the



Tenth District of Minnesota, of whom Theodore Roosevelt once said: "I believe in Tom Schall with all my heart."

Twelve years ago he lost his sight from an electric shock, but continued in the practice of law in Minneapolis, where he had established his office after having been admitted to the Minnesota bar in 1904.

The necessity for concentrated attention has made Mr. Schall's memory very quick and retentive. He is a magnetic, fluent, and versatile speaker, with a rare gift of humor, and the ability to "get" and hold his audiences. As Champ Clark has said of him, "He is a cracking good speaker." He personally managed and conducted his three campaigns for Congress, making two hundred and thirty-seven speeches in the first one, nearly all of them outdoors. Elected the first time as a Progressive, in the following campaign he was sent by the Republican National Congressional Committee to open the campaign in Maine and Indiana, where he met with great success.

Returning to his own state, he was barred by a technicality of the state law from filing as a Republican, the state machine opposing his filing against the wishes of the Republican Congressional Committee. All three parties—Republican, Democrat, and Socialist—opposed him in a lively scrimmage, but he won by nine thousand over the Republican candidate, who was second, and in the recent election, on the Republican ticket, had a majority of over twenty-five thousand over his Democratic opponent.

The opening of the War Congress found the House so evenly balanced that five Independents, of whom Mr. Schall was one, held the balance of power. Feeling that unity of action and speed in organization was vital to our success in war, Mr. Schall disregarded precedent and, in a speech that was notable for its high patriotism and disregard of party lines, nominated a Democrat, Champ Clark, for Speaker. Had his vote and one other been different, the speakership contest might have been long delayed, as it takes a majority to elect. Speaker Clark was elected by one over a majority. In a former close speakership contest, the battle dragged out for months. Had such a contest been inaugurated at the beginning of the War Congress, it would have been fatal to our success in the war. Had our boys not arrived at the exact moment when they did, unsupported by supplies and artillery tho they were, the Germans undoubtedly would today be in possession of Paris. Mr. Schall took the position that it would add to national efficiency for the President to have a Democratic House and a Democratic Senate, with whose committees he was familiar, to work with him, instead of changing organization, with the danger of losing a single step at so vital a time.

Mr. Schall made a trip to the battle fronts last summer, during the final days of the Chateau Thierry drive, was across from Fismes the day before it was taken, and was on board the *Mount Vernon* when it was torpedoed by a submarine.

He has a lively interest in the rapid progress of the events of the world, and was greatly diverted by his trip in an aeroplane last winter with General Lee of the British Royal Flying forces. He asked to be taken up a second time, as General Lee, not being just sure what he would want, gave him a nice ladylike ride without any flip-flops. The general, who had been very polite, but rather bored all the afternoon, taking up a Senator and a Shipping Board man and various others, looked at him with interest and grinned with boyish pleasure. Then he abandoned his British calm and gave him a "regular" ride with plenty of thrills. "That is the first sport I have had since I lost my sight," Mr. Schall said when he came to earth.

He is a member of the Rules, Flood and Expenditures, in the Naval Committees, and enjoys the esteem and confidence of the entire membership, regardless of party, as is shown by the fact that the Republicans have re-nominated him for the powerful Rules Committee of the sixty-sixth Congress.

*War Department a Busy Place, These Days*

THESE are busy days in the War Department, with the soldiers waiting in line to receive their sixty dollars' bonus, or extra two months' pay, as a war aftermath. The crowd was so great that it was necessary to ask the applicants to

send in their names by mail. Washington began to take on new life with the return of the troops. The departments were deluged with applications for discharges from the army and navy. The soldiers and sailors were anxious to get back to



Copyright, Harris & Ewing

MRS. THOMAS D. SCHALL

Wife of the Representative from Minnesota. Mrs. Schall is an enthusiastic automobile driver and a devotee of motor boating

their work; back to their families; back to their sweethearts, and back to pick up the threads of civilian life with their own future assured with a keener appreciation than ever of what an American home and American life means. Very few American soldiers will ever want to see Europe again. They have simply been "fed up," as the expression goes. They feel that any old spot in the United States is good enough for them.

No more "overseas" with memories of the hardships and that strange lonesomeness that comes to the American soldier in foreign lands.

*"Great Men a Nation's Best Asset"*

ON that beautiful Sunday, February 9th, observed as a day for memorial services for Theodore Roosevelt, I found myself in New York. Called irresistibly to the Marble Collegiate Church, of which Theodore Roosevelt was a member, I afterward realized that among the friends with whom he had religious communion was a most fitting place to attend services commemorating Roosevelt, the man. The church on Fifth



AUTHENTIC PHOTOGRAPH OF IRVIN S. COBB

The birthday of Theodore Roosevelt has already become a marked date in American history, but February ninth was a date when the nation and the world drew very close to the Olympian heights on which his fame securely rests as long as the peoples and the nations for whom he fought in his crusade for humanity and justice may endure, and not perish from the earth.

*We Are "Advertised by  
Loving Friends"*

WHEN Irvin S. Cobb and I appear concurrently at an assemblage I can with perfect equanimity consider the collective judgment of the gathering as to our respective claims to personal pulchritude, despite William Marion Reedy's recorded calumny to the effect that "Joe Chapple



ART YOUNG'S CONCEPTION OF THE NATIONAL'S EDITOR

LOOK ON THIS—AND—THEN ON THIS

Avenue was filled and the services reflected the stern simplicity of the early Dutch Church. The anthem, the scripture reading and the prayer, all had a touch of nearly Spartan simplicity, that seemed eminently fitting in a memorial service for one who was himself the soul of simplicity.

After the favorite hymn was sung, the organist played the weird yet soothing Grieg's "Death of Asa," fugue movement, that seemed to echo over and over the language of heaven in its greeting to the great soul, as well as the sighs of mankind on earth who have felt the loss of a really true friend. Then came Henry Hadley's inspiring song, "Friend of the World," dedicated to Theodore Roosevelt. The opening lines of this beautiful lyric brought a thrill:

Flowers of love we are bringing,  
Friend of the world;  
Plucked from the hearts that are bleeding,  
Hearts that are aching with needing,  
Needing the friend of the world.  
Countless millions are bending,  
Bending with spirits furred,  
Over that grave where you're resting,  
Great-hearted friend of the world.

All you had you gave us,  
Battling for the right;  
Each defeat a victory,  
Each advance a fight.  
Staunch and fearless soldier,  
Rear your flag on high;  
We will pass your torch on,  
You can never die.

The sermon on "Great Men a Nation's Best Asset" was Dr. Charles Carroll Albertson's simple tribute to Theodore Roosevelt that found a heart response in that congregation. It was not a flaming eulogy, but revealed the simple, heartfelt confidence and affection of the people for Roosevelt, as a leader, that was infinitely touching. Even while songs were being sung and Dr. Albertson was speaking, one could almost feel the sturdy, all-pervading spirit of Roosevelt looking down as if in kindly benediction on those who had gathered to do honor to his name and to the ideals which he personified.

looks like Irvin Cobb, only not so handsome"—and yet I am not proud. I desire merely that simple justice shall be done to my expressive features by the artist.

*Lively Social Season at the  
Capital is in Prospect*

THE 1919 pre-lenten social activities in Washington presages a live social season at the capital during the next Congress. The personnel of the new Congress will be more predisposed to social gaities. The younger set are beginning to have their way—they will be more in social evidence. After the Peace Congress adjourns the diplomatic circle of Washington will soon be ablaze with the old-time spirit of brilliant functions.

The folks of Washington were at their best in the preparations for the Mardi Gras ball, which distinction marked the festivities incident to the sixty-fifth Congress. There were milkmaids and queens; the story of Cinderella was told in costume; dainty maids clad in Delft blue; Dutch caps mingled with the costumes of ancient Rome. It looked like a peace conference let loose. The war was not forgotten, for there was the Red Cross field nurse with her trusty Belgian police dog. The familiar khaki was used to reflect the range of war actions. The Chinese mandarin, and the Japanese Giesha girl reflected the light of the Orient in the more somber shades of the Occident. Nothing seemed to be overlooked in this medley of costumes to add to the gaiety and fellowship of nations.

*Governors' and Mayors'  
Conference at White House*

WHEN Theodore Roosevelt called a conference of the governors of the states at the White House, it was an innovation that has served as a precedent. The meeting of the governors and mayors in Washington just before Congress adjourned did not apparently prove so successful. Whether it was that the governors and mayors did not mix in the conflict of rank and jurisdiction, or because of the disturbed condition of the public mind, cannot be determined, but the discussion seemed to result in a nebulous nothingness as far as definite results were concerned.



As the visitors marched by in stately file thru the entrance to the White House reserved for social functions, there was more dignity and formality shown in the proceedings by the doorkeepers and the badged officers, than at the Peace Conference itself. Mind you, it was "authority" that was speaking, and yet what authority did it represent there? The proceedings started off promisingly, for the President gave them a dinner and they assembled for a chat in the East Room. It seemed more like a White House reception than a deliberative assembly. President Wilson did not take part in the rough and tumble discussion, as did Theodore Roosevelt. He made them a stately and formal address and seemingly left them to their own devices and withdrew.

*Now Commandant, Was Aid  
to Admiral Dewey*

AS demobilization continues, I have been intensely interested in the transition of the lad in the navy as he returns to the walks of civil life. There were no spectacular war scenes or incidents on the front to relate, which makes us apt to overlook sometimes the primal importance of the navy in the war, but the thousands of navy lads who month after month, in ice cold and tropic heats, convoyed troops, maintained control and assisted in holding in leash the German Fleet, certainly bore their share of the "white man's" burden.

After visiting the Grand Fleet and the Queenstown Base, and looking at the navy ships from Vera Cruz to Halifax, the scope and extent of their work can dimly be comprehended even by one unaccustomed to the seas.

Small, according to the map, and yet one of the most important of the country, is the First Naval District. It contains two navy yards and represents perhaps a wider variety of naval activities than any other one district. Under the command of Admiral Spencer S. Wood, formerly of the U. S. S. *Oklahoma*, the exacting demands of the department have been met in a most gratifying way.

Admiral Wood was born at Brooklyn, New York, and was graduated from the United States Naval Academy in 1882.



*Copyright, Underwood & Underwood*

SIR DOUGLAS HAIG, COMMANDER-IN-CHIEF OF BRITISH ARMY

A list of his appointments and promotions would require an entire column of this magazine. He was aide to Admiral Dewey from 1904 to 1908, has been commander of various battleships, a member of the Naval War College and General Board of the Navy Department, and was appointed Commandant of the First Naval District, with headquarters at Boston, in January, 1918.

Can one ever forget the radio students of Harvard and the Stadium during the days they were sending out a hundred

men every week trained and ready for the trying demands overseas, or the scenes on Boston Common when the Navy Band kept the people imbued with patriotic fervor as the crowds watched the flag lowered with regular naval ceremonies?

While all his experiences are rugged, you find the navy boy as modest as a violet in telling about it. He does not want to go thru the experience, and yet he would not take anything even for those days of discipline and routine drudgery when



*Copyright, Harris & Ewing*

REAR ADMIRAL SPENCER S. WOOD

without any of the exhilarating scenes of the war to spur him on, he has the consciousness that he has been a part of the great arm of national defense. Well do I remember meeting the recruits at Hampton Roads Base, and as they gathered around the truck that served for a platform, with their eyes aglow with the hope that those vessels as they went down Hampton Roads might be carrying them far overseas. What a picture of anticipation—and now when I meet the boys, returning soldiers and sailors, they say, "I have seen you somewhere." They do not know my name, but they may have remembered what I said, and there is a distinct satisfaction in hearing them say, "I remember that good-natured cuss that hot day or cold day," giving more attention to the temperature than to the classic atmosphere of the speech.

In a modest way I have looked upon and re-read the letters from General Pershing and Admiral Sims. It may not all be deserved, but as James Whitcomb Riley wrote once about an article that he thought flattered him, "it reads awful nice," and it leaves a sense of satisfaction whether the service was high class or low class when it was given with the same enthusiasm that characterized every doughty and every sailor in the service, and furnishes forever the supreme satisfaction of living in these stirring times and looking hopefully forward to the future with its glowing promise.

*Poet Who Knew Lincoln, Pays  
Tribute to Roosevelt*

IT was a privilege to present to the readers of the NATIONAL MAGAZINE Edna Dean Proctor's poem on Theodore Roosevelt, which will find a responsive chord in every American heart. Roosevelt was a leader who roused the highest and best

emotions of the people, and the pen that gave Lincoln a stately poetic tribute has found inspiration in the dark hour of his passing to imperishable remembrance. The same fire and spirit of youth is revealed in this, Miss Proctor's latest poem, which so vividly presents the glory of the man, his place in history and his passing at daybreak—still "Master of his Soul"—"into God's Open." What more beautiful than the line "Silent as sunrise he sped on his way!"

Like her "Glory of Toil" and "Song of the Ancient People," Miss Proctor's verse has the broad sweep of all lands and times. Years ago her travels in Russia and South America furnished

nobility and integrity of purpose as well as their beauty of form make them a treasure of American letters.

Her song, "Columbia's Emblem," celebrating the maize—the corn—will, it is believed, be a large factor in making the maize which is "indigenous to America and peculiar to it," our national floral emblem. A resolution to this effect has been offered in Congress. Its graceful leaves would glorify a Grecian frieze as well as adorn the architecture of the United States. No other plant is so peculiarly appropriate for the great nation of the Western World. Her ode, "Columbia's Banner," was part of the official program for the schools of the country on Columbus Day, 1892.

*Has the Industrious Ant  
Faded to a Finish*



PAUL F. MYERS

ONE of the busiest nooks in Washington is the office of the Chief Clerk of the Treasury Department, Paul F. Myers, who hailed from Princeton in 1913, first served in Washington on the committee to draft income tax regulations, and then became assistant head of the Income Tax Division. Transferred to the position of Chief Clerk and head of the appointment division of the Internal Revenue Bureau, he was advanced to executive attorney of this department. In the latter part of 1917 he was transferred by Secretary McAdoo to the important office of Chief Clerk of the Treasury Department.

Born in York Springs, Pennsylvania, thirty years ago, Mr. Myers is one of the youngest executive heads in department work at Washington. As chief executive officer of the department, his duties embrace looking after all the actual expenditures of appropriations for contingent expenses, subject to the approval of the Secretary and general supervision of all clerks and employees of the Treasury Department. The enforcement of general regulations and custodianship of many government buildings in the District of Columbia are under the supervision of the Treasury Department. All appointments, transfers, promotions and details of the Treasury Department are first submitted to the Chief Clerk prior to the signature of the Secretary. With the avalanche of work which was showered on the Treasury Department incident to the war, the office of Chief Clerk has become one where the busy signals are out, and the task of clearing his office of the mass of detail from day to day is prodigious. Allowed to accumulate for even an hour, he would have to S. O. S. for a snowplow to burrow out from the blizzard of papers and documents blowing that way every second as the clock ticks.

*Editor Sees in Wilson  
a Child of Destiny*

AFTER reading numerous editorial comments on President Wilson, it remains for a friend to send me a clipping of something my young brother, John C. Chapple, had written and say: "You had better come down from your editorial eerie and look over the editorial gems that are appearing in country daily papers, and the enclosed has the most just, original, simple, sympathetic, and patriotic analysis of President Wilson that has yet been published." With those kind words the editorial is appended with a feeling of absolute concurrence, and a certain sense of brotherly pride:

President Wilson is certainly a child of destiny. He has gotten off on the wrong foot about four thousand different times, but every time he gets right again. He had made enough breaks to send forty-seven men into utter oblivion, yet his light is still shining in undimmed radiance. Something always happens to save his bacon, and the only satisfactory answer to the question—Why? is that he is a child of destiny. When he first sat in the President's chair, both he and his party were headed for the dimnation bow-wows on account of their foolish tariff tinkering, when along came the war, shutting off practically all imports, making the question of no consequence. Then he was too proud to fight, but the fight was forced upon him, and he made good. Then he kept us out of war, but the war came and he went at it with a vengeance never before equalled in the world's history. He opposed preparedness, but when we started preparing he outdid the most ardent preparedness advocate. Then he wrote several notes, any one of which would have gotten him and us into a heap of trouble if the Huns had had the sense that God gave geese, but they didn't, so Woodrow was again saved. Then he promulgated fourteen points which might have started something, but it has been discovered that they are so ambiguous that fourteen different meanings can be read into each of the fourteen points, so that no matter what the outcome is, some of the fourteen interpretations of each of the fourteen points will fit in nicely, so there you are. Wilson is certainly a child of destiny.

material for memorable stanzas that have a ring of prophecy. The events that have stirred the people of the earth have found expression in her strong and musical verse, illuminating some epoch of the stirring times in which she has lived and envisioning a radiant future.

To realize that in this year of 1919 she has written of Roosevelt with the same vigor as when she penned "The Grave of Lincoln," whom she met during the Civil War, makes apparent a span of life and activity accorded to few. Her travels in the United States and abroad have served only to intensify the distinctive Americanism of much of her work—an Americanism as wide as the horizon of human activities. Her tribute to Webster indicates her love for her New Hampshire birthplace as basic to the citizenship universal. Her American poems cover the boundaries of the land, reaching back to songs of the Red Men of the North and the Incas of the South—the refrain of America with hemispheres singing—while their

# Feeding as Well as Fighting

By JOE MITCHELL CHAPPLE



WHEN I heard the words direct from the lips of commanders of the Allied forces, that the American Army was the best fed army in the world, it brought to my mind instantly a picture of the packing houses in America. These words, spoken during those dark days of the war when within a few hours the German armies might be pouring into Paris or pushing on to Calais, emphasized the fact that winning the war was a question of feeding as well as fighting.

With all the discouragements hanging over the allied forces at that time, there was still plenty to eat, and I could foresee the part that would be taken by the lithe, strong, muscular, well-fed Americans I saw at the camps training and now ready for the supreme crisis. When the true story of the war is written, it will be found that American beef and bacon dispatched by the American packers played no small part in bringing victory to the allied arms. In April of 1917, the United States awoke to find herself facing the dual task of organizing and feeding an army of millions. As in the training of the athlete, so too in the training of the soldier—the diet is a paramount factor. Military experience has demonstrated that it is well-nigh impossible to discourage or defeat a well-fed man, and Napoleon long ago declared that an army travels on its belly.

I saw General Pershing in conferences with his officers, preparing with lightning rapidity for the grim work before his armies, and when I saw General C. G. Dawes with masterful business genius ordering supplies and equipment from all over Europe, the thought came to me again that the vital thing was to keep the men well fed.

After a night in the front line trenches, I never tasted anything more delicious than army "chow." It had a home-like flavor that satisfies and makes a man love his fellow-in-arms.

On the battleship *New York*, within ten hours' steam of the German fleet at Kiel, I sat down to a beefsteak, such as was served to the American sailors, as thick and juicy as any I have eaten at the Biltmore. In fact, after consuming the second of these juicy cuts, the Filipino steward must have thought my appreciation commensurate with the Grand Fleet, as he exclaimed "grand appetite."

Thruout the fleet—on battleships, on destroyers, on

EDITOR'S NOTE.—When the true story of the world war is written, it will be found that American beef and bacon and American packers played no small part in bringing victory to the allied arms. In the packing houses of America, workmen in boots and blouses organized a "foreign legion" determined to stick to the finish in the fight to rid the world of autocracy.

submarines, and at the naval base at Queenstown—everywhere, I found the American sailors fed as they were never fed before, expressing themselves ready to "stick to the finish."

At Queenstown, a naval officer whispered, that, owing to the alertness of the Paymaster General's Department, there were six months' extra supply of meats for the navy on hand in Great Britain, aside from naval estimates, calculated to meet the exigencies of a five years' war.

In Italy, as I followed the rolling canteen in that tour along the front from Venice to Padua, the conviction came to me that the one thing which saved Italy from becoming another Russia was the food from America. The work of the Red Cross in giving the starving *profughi* food had counteracted the German propaganda offensive.

At the headquarters of the Italian Army, General Diaz told me the two things most desired by the Italians, were the arrival of American troops and the ability to feed Italy's army as the American soldier was fed. Every Italian soldier, every French "Poilu," every English "Tommy," every "Legionnaire" would first tell you in speaking of the American soldier that he was a "lucky dog" because he got good food. How small the element of luck remains to be shown.

When Herbert Hoover was appointed to direct the relief work in Belgium, he found the pre-eminent essential was food. After his appointment as Food Administrator he lost no time in convincing America that food was the prime essential in winning the war. The question of food with Americans had long been a question of meats. With Hoover, the minds of the people turned to the packers. Their first thought was: "What will the packers do?" The sequel to this seems to be "What can't the packers do?"

The food situation sifted down to two problems—production and distribution. Mr. Hoover instituted propaganda which resulted in greatly increased production, but he found already available the machinery for distribution in the great packing industry of America.

To meet the demands of the United States and Allied governments, it became necessary for the packers to take from the regular channels of trade between twenty-five and forty per cent of the meat supplies at one fell stroke.

No industry I know of could divert this proportion



J. OGDEN ARMOUR  
President of the corporation of Armour & Company, packers, Chicago



of its products from the ordinary channels successfully, but the distributing machinery of the packers was so elastic that they accomplished this very thing without disturbing domestic consumption to any great extent, and so met the war requirements on time and in full.

As I sat at dawn of an April morn with the American soldiers in the front line trenches in the Boucq sector, I saw for the first time the little khaki colored oval tin cans which the boys pulled from their pockets, and an uncanny feeling crept over me as I was told that this was the "iron ration" given only to those who are about to go "over the top."

The "iron ration" consisted of a mixture of lean beef and wheat dried and ground to a powder, together with a cake of chocolate. It was designed to provide three full and sustaining meals when the soldier was caught in a shell hole, "no man's land," or some other place where the food supplies were cut off. It was permissible to open the iron ration only on orders from an officer or in dire extremity, but the little brown can snuggled in the soldier's pocket furnished an added assurance that he would be fed in any emergency.

Soon after my return from France I found myself in Chicago, and for the first time in my life I wanted to go to the stock yards and see how the work was being done that had been so vital to America in winning the war. There I found thousands of unknown patriots—working men in blouses, if you please, who little thought that they had done much toward winning the war—men who looked upon their achievements as a mere incident in the day's work.

There I was told of the sober faces in Washington that June day when Pershing ordered a million "iron rations." Realizing that the critical hour had arrived, for "iron rations" meant bloodshed, the War Department wired the packers to find out if they could fill the order for the ration which Pershing had remembered was produced by them some years ago.

It developed that the mechanism for producing the ration had long since been dismantled, but when the urgency was made apparent, the machinery was re-assembled in a remarkably short time and the work of turning out the rations commenced at once.

The old equipment was designed to produce six thousand and five hundred rations a day. By continuous operation at capacity speed, an output of fifteen thousand daily was reached. This would have filled the order by January 1, in accordance with the original specifications of the government. Then came a request from Pershing that the rations be ready by October 15. The task seemed impossible. The can-makers said they couldn't possibly supply the cans. The machinery for pressing the wheat and meat into cakes could not be duplicated. It was then that American inventive genius and ingenuity saved the day.

By changing slightly the specifications for the cans and by obviating the necessity of pressing the wheat and meat into

individual cakes the way was opened to meet Pershing's request, and production was raised to sixty thousand cans a day instead of fifteen thousand, and the order was filled on time.

It was from the Chicago stock yards that a train of sixty cars loaded with dried salt bacon was dispatched to the seaboard, four hours after the telegram was received stating that a convoy of troop ships were being held pending its arrival. Demands such as these were made on the American packers because they were nearest to the fighting zone.

While South America is teeming with beef, it is two weeks' sail from England, whereas the United States is only ten days. In those trying days, when shipping facilities were at low levels and every bit of tonnage must be utilized to the fullest, a delay of ten to twelve hours in the food supplies, with the Hun at the gates of Amiens and Paris, might have meant losing the war. Besides supplying a never-ending stream of meats, the packers furnished enormous quantities of canned foods. They supplied foods not only to the armies of the Allies, but to the civilian population of neutral countries as well, all without governmental subsidies or control.

The war, of course, resulted in a tremendous increase in the canning of foods. A Chicago plant, for example, is today turning out approximately four times as much canned food as it did prior to the war. This has, in fact, intensified production and has saved a large amount of foodstuffs that otherwise would have been wasted, for canned goods can be stored where fresh articles cannot.

In my opinion the real triumph was achieved in putting fresh beef in the front-line trenches. The story of how beef left Chicago in refriger-

ator cars, was loaded in refrigerator ships at the seaboard, unloaded into refrigerator cars built by Americans at a French port, taken to a great central refrigerator warehouse, the largest in the world, also built by Americans, from there to the front-line trenches over double-track railway lines built by Americans, and from there in refrigerator camions to the front line, is a romance of modern industry-at-war.

The great educative work of the food administration during the war was simply an evolution of a campaign already undertaken by the packers to inspire people to save foods. Prior to the war a Domestic Science Department was established by the packers which furnished the government information to give to the housewives.

At times the making of uniforms lagged and the boys went without overcoats in cantonments. Aircraft plants exploded in a scandal, but without the investment of a dollar of the government's money, our armies were fed "over seas" by the packers.

The returning soldiers tell the folks about what was done for them in food supplies "over there." They tell you how the beautiful sentiment of keeping the "home fires burning" was most practically accomplished by cooks who were able to keep the camp stoves going with the (Continued on page 137)



EDWARD A. CUDAHY  
President of the Cudahy Packing Company, Chicago



# The Father of Rural Credits in North Carolina

By S. R. WINTERS

**S**HIFTING from the fortunes of an unsuccessful Democratic candidate for Congress in the Fourteenth Congressional District of New York to a career as banker and business man in Durham, North Carolina, may not, on the surface, suggest anything in common. However, the elements of success are not governed by geographical boundaries, and whether conducting a clean-cut political campaign, or running a country bank, the strength of personality and qualities of leadership are determining factors in the final analysis.

When John Sprunt Hill accepted the hopeless Democratic nomination to represent New York in Congress in 1900, the inscription that projected itself on a banner from his political headquarters read: "The Constitution and An Honest Dollar." Today, a truthful soubriquet applied to the Durham banker is: "The Father of Rural Credits in North Carolina." Eighteen years have elapsed since Mr. Hill participated in New York City politics, challenging the attention of press and public by his fearless, frank platform, but the elements of service and zeal for public welfare that characterized his political conduct are not foreign to the factors that have won for him the appellation of fathering a successful chain of co-operative farmers' credit societies in the Tar Heel State.

John Sprunt Hill missed the nomination for Congress, a normal majority of fifteen thousand for the opposing political party established that fact as a foregone conclusion. His platform and political methods established their wholesome identity in the great metropolis. He emerged from the campaign strongly equipped for conspicuous service, wedded to the idea of "an honest dollar," and strengthened faith in the potency of the co-operative spirit, whether in politics, business or finance.

So we find the New York lawyer and erstwhile politician settling down to the pursuit of business and banking in Durham, North Carolina, in September, 1903. He determined to get out of the beaten path—to proceed along original lines as a banker. He is credited with having adopted *Service* as the watchword. The terms "loan shark" and "community parasite" were extremely obnoxious to him. His savings bank—he being president of a large trust company—has cultivated the business of the small savers as a practical expression of the idea of Mr. Hill that credit should be democratized.

Private interests have seemingly been submerged in the activities of Mr. Hill in his constructive vision for better farming as an ultimate achievement of co-operative credit to the farmer. The Durham

banker is harboring no political ambition, so far as is known to his friends. He is wealthy, as wealth goes in North Carolina. Obviously, his motives for stimulating rural credits are far from mercenary.

He is an enthusiastic disciple of the principle of co-operation. He volunteered to represent his state as a member of the American Commission that toured the European countries in the spring of 1913, to examine the systems of co-operative finance, co-operative production, and co-operative marketing that have so completely revolutionized agricultural conditions abroad.

This Commission was composed of one hundred representative farmers, business men and bankers from thirty-six states of the American Union and from six provinces of Canada. John Sprunt Hill was a stranger to the delegation, but his capacity for leadership soon impressed upon the members of the Commission his ability as chairman of the Committee on Rural Credits. His choice was unanimous. Months of tireless research, exacting tasks in assembling detailed information on credit societies, and a zealous care for much first-hand information marked his tour and studies in foreign countries.

Among the notations in his memorandum of studies abroad is this striking example: The bank was established in 1885; was the second co-operative credit union established in Italy and the first in the province of Venice. The president stated that it was a typical Wollemburg bank, worked out in detail under Wollemburg's direction. It is a neutral bank, uncontrolled by the church. It started with forty members and a borrowed capital of \$100. It now has three hundred and eighteen members, with a capital of \$4,000.

Intensive observations of credit societies in Europe added zest to the ambition of Mr. Hill to plant similar enterprises in this country. He came back to America overflowing with enthusiasm and with an inspiration commensurate with the experimental undertaking ahead. He framed his observations in the shape of a public address and transmitted it to the State Convention of Farmers assembled at Raleigh, North Carolina, in August, 1913. The address was entitled "Co-operation and the Work of the American Commission in Europe." As a studious and clean-cut enunciation of the principles of the co-operative credit society, many thousand copies of the speech were distributed thruout the country.

But credit societies were something more than platitudes to Mr. Hill—his plans were to resolve themselves into visible achievement. An address before the Southern Educational Association in Louisville, Kentucky, in April,



JOHN SPRUNT HILL  
"The father of rural credits in North Carolina"

1914, "set forth for the first time in the South," according to a distinguished economist, "a full and complete plan for bringing long-term credit, repayable on the installment plan at low rates of interest, to the door of the Southern farmer, by means

is one where community effort has been capitalized and a co-operation born of necessity fostered to promote the financial, intellectual, and social welfare of a farming region.

A thirty-dollar loan to buy farm plows, one hundred dollars loaned to purchase feed, commercial fertilizers and repairs for farm machinery, and forty dollars expended to secure seed, wheat and beans, suggest the character and diversity of the credit extended the farmers by this co-operative society. Every farmer in the community, with the exception of three, is a member of this society. The members own a quarter-acre plot of land and a two-room building, where its meetings are held and its farm supplies stored for distribution. The secretary-treasurer is likewise principal of the farm-life school, and his services to the Union are without expense to its membership. Thus the disbursements for 1917 embrace the cost of stationery and books—a total of twenty-nine dollars.

The bank is open at all hours. All notes negotiated since the formation of the Union have been cancelled, and the society has sustained no losses from this source. A six per cent dividend was declared on all shares in 1917, with four per cent on deposits.

Shares are marketed for ten dollars, and men, women and children are eligible to membership. There are forty school children depositors in the community. When their savings had grown to sufficient size, the money was withdrawn and invested in War Savings Stamps or Liberty Bonds.

The co-operative society began business with thirty members, \$212 in stock, and \$101.75 on deposit. Today the society has fifty-eight members, seventy-eight depositors, \$1,250.87 in deposits, \$2,035.55 in loans, thirty-one borrowers, and \$2,741.58 in resources. Approximately \$3,000 was saved the farmers of the community in 1917 by co-operative buying of fertilizers and seed when compared with individual purchases of former years. During the spring of 1916 one hundred and fourteen tons of fertilizers were purchased, at a net saving of \$666. The society negotiated the 1917 commercial fertilizer bill at a saving of \$750. The 1918 purchase of one hundred and four tons netted a saving of \$800.

The Union placed an order for one hundred bushels of soy beans for planting purposes this season. A buying association has been organized in connection with the Union for the purpose of purchasing farm implements, seeds, feedstuffs, and groceries in wholesale quantities. When this feature of the community enterprise has taken firm root, the farmers anticipate a saving of \$4,000 yearly compared with prices obtained under the supply-merchant methods. The Union financed the boys' and girls' club work this year. The boy who desired to purchase a pig or a girl who wanted to buy cans for saving



LOWE'S GROVE CREDIT UNION

The first credit union established in the South. This picture shows some of the junior depositors waiting in line to make deposits. This is the only union in the state that has erected a special building; the union owns one-quarter acre of land on which the building stands, donated by Mr. Hill

of the formation of local co-operative land mortgage associations federated into great central land mortgage banks."

Another address before the State Convention of Farmers in North Carolina in August, 1915, barely antedated the enactment of legislature creating the machinery for the operation of credit societies. The Credit Union Act was drafted by Mr. Hill and provided a workable plan for bringing the virtues of short-term credit, at low rates of interest, to the doors of the small farmers of North Carolina. The legislation became effective in 1915.

The first co-operative society established under the North Carolina Credit Union Act was located at Lowe's Grove, six miles from the home town of the framer of the legislation. The co-operative movement had its inception at a farm life school, where farming interests and educational facilities are happily combined. The society was formed on December 10, 1915. The superintendent of schools of Durham County, a Durham banker, a lawyer, a representative from the State Department of Agriculture, and "The Father of Rural Credits in North Carolina," composed the progressive group that motored out to this isolated farming community on that memorable day. The charter membership was composed of sixteen persons, eleven of whom were farmers.

The Lowe's Grove Credit Union was the first co-operative credit union, operating under legislative sanction, established in the South. It began business on January 16, 1916, and the completion of its third year of existence justifies the conclusion that its merits and permanency are well founded. To operate a bank for twelve months at a trifling cost of twenty-nine dollars, it would seem that a philanthropist had endowed the financial institution with gifts that would blot out the cost-accounting system. But the story of Lowe's Grove

MONTHLY FINANCIAL STATEMENT OF NORTH CAROLINA CREDIT UNIONS AS ON SEPTEMBER 30, 1918

Name	Date Opened	Members	Depositors	Payment on Shares	Deposits	Loans	Number of Borrowers	Borrowed from Banks	Cash in Banks	Total Resources
Valdese .....	Feb. 10, 1917 ..	79	82	\$1,800.50	\$6,120.12	\$7,382.83	29	\$300.00	\$808.09	\$8,389.32
Carmel .....	Jan. 25, 1916 ..	105	31	1,025.75	902.49	4,265.00	22	2,225.00	163.79	4,553.38
Lowe's Grove ..	Jan. 20, 1916 ..	58	78	697.50	1,250.87	2,035.55	31	600.00	1.61	2,741.58
Sharon .....	Feb. 10, 1916 ..	77	41	810.70	1,275.14	2,770.00	25	300.00	20.09	2,533.18
Bahama .....	April 14, 1916 ..	31	13	405.25	942.79	1,400.00	15	.....	38.81	1,537.72
Drowning Creek ..	March 16, 1916 ..	34	5	353.64	45.95	870.44	10	800.00	39.50	936.94
Oakdale .....	Feb. 16, 1916 ..	22	1	190.00	109.15	840.00	10	550.00	.....	886.72
Mt. Ulla .....	Jan. 29, 1918 ..	68	10	470.00	253.93	640.00	5	.....	130.70	775.50
Eureka* .....	March 17, 1916 ..	32	3	370.75	204.82	388.68	3	.....	212.04	601.55
Vass .....	Jan. 21, 1918 ..	12	1	350.00	100.00	350.00	1	.....	89.35	454.00
Wall's .....	Jan. 27, 1917 ..	20	15	184.00	324.04	505.00	6	.....	.....	521.29
Redwood .....	April 12, 1918 ..	16	..	37.50	400.00	.....	.....	.....	.....	442.50
Piedmont .....	April 19, 1918 ..	48	..	306.38	.....	280.00	.....	.....	31.01	324.83
Sadler .....	March 14, 1918 ..	15	..	270.00	.....	.....	.....	.....	255.10	276.75
Mt. Vernon .....	Sept. 10, 1917 ..	16	2	108.75	11.00	192.40	2	76.40	6.27	203.62
Laurel .....	March 10, 1917 ..	22	..	150.80	.....	.....	.....	.....	128.10	147.90
Total, October, 1918 .....		655	282	\$7,531.52	\$11,940.28	\$21,919.82	161	\$4,551.40	\$1,924.96	\$25,325.98
Total, October, 1917 .....		507	181	\$4,636.14	\$5,775.91	\$15,126.32	135	\$6,995.00	\$2,620.21	\$18,244.12

\* According to last report.



a tomato crop were enabled to borrow the money from the community bank. The notes will be maturable within twelve months. The members visualize the time when this society will be able to care for all the financial interests of the community—and to be self-supporting in a businesslike manner.

"Better business, better farming and better living is the condition that is being gradually developed in the community," says the secretary-treasurer, who is not even on a parity with a dollar-a-year man. "The Union has met the needs for a reasonable short-time credit for farming; it has organized the financial and business life of the community; it has enabled many farmers to put their agricultural operations on a cash basis, thereby guaranteeing themselves escape from the ruinous 'time' prices. It has effected a considerable saving of dollars and cents to the community. It has enabled many farmers to operate their farming activities on a larger scale, to improve farms and buildings, and purchase improved farm machinery and acquire home conveniences. That there was a need for a convenient and satisfactory credit is shown by the fact that a majority of the farmers of the vicinity purchase farm supplies and equipment on 'time.' Investigation has shown that the supply-merchant credit costs the North Carolina farmers thirty-eight per cent while loans from the Union are secured at six per cent interest.

"The Union is within easy communication to every person in the community, and the borrower can come to the bank and get his money in much less time than it takes to go to town and negotiate the loan. Then, too, if he borrows from a bank he would have to renew the note every three months, whereas in the Union the note may run for twelve months and can be renewed at its expiration. The business life of the community has been organized to the extent that the Union is the center of business and financial activities. The financial strength of the community has been mobilized for the benefit of those who live in it. Instead of a position of financial serfdom, the farmer is elevated to a plane of financial independence—buying and selling where he wishes."

The story of Lowe's Grove can be duplicated in fifteen other rural communities in North Carolina where successful credit

Mt. Vernon and Laurel. A report of the superintendent of credit unions picked at random by the writer reads: "The lesson is clear—it pays to make cash purchases. More and better farming is sure to result."

The composite story of the financial condition of the sixteen credit unions in North Carolina is compactly told in the



CHILDREN MAKING DEPOSITS AT LOWE'S GROVE CREDIT UNION OFFICE

appended statement of their condition as reported on September 30, 1918. The late Henry Wallace, distinguished editor and sound economist, once wrote the writer that he was a bit suspicious of credit unions established in America. At that time the pathway of credit societies in this country was but a bugaboo of repeated failures. But could the lamented Iowan editor now review the workings of credit unions in North Carolina, he would revise his former estimate.

"There are two very great differences between the North Carolina credit union law and the credit union laws of New York, Texas, Massachusetts and other states," says John Sprunt Hill. "The first great difference is found in the section of the North Carolina law which places entire supervision of credit unions under the control of a superintendent of Co-operative Associations and Credit Unions. W. R. Camp occupies this position, and being an enthusiast on the subject, he has rendered splendid work in promoting them.

"You will note that sub-division 'A' of section 1 provides that this officer shall conduct a 'Bureau of Information' in regard to co-operative association and rural credits. It is thus clear that under the North Carolina law it is the duty of some friendly person to promote and supervise credit unions. Under the laws of other states, the whole matter of supervising and promoting credit unions is placed in the hands of the Corporation Commission, or the bank examiner, and this officer is generally entirely unfriendly to the whole proposition.

"The second great difference is found in the section which provides that credit unions may receive deposits not only from members, but also from non-members. The laws of other states limit deposits to members, which, of course, destroy the usefulness of the union, as it would be impossible to secure enough deposits from a few members to provide funds to be loaned to farmers in a community. The credit unions in North Carolina have been growing rapidly. Total resources in March, 1916, amounted to \$2,264.89; while total resources in October, 1918, showed \$25,325.

"Now that the war is over, I think that you will find there will be a very great demand for information along economic and agricultural lines. The greatest single problem in restoring the world to its normal condition is lowering the cost of living thru increased production and better marketing facilities, and of course, both of these fundamental requirements are based on better credit facilities for the small farmers."



GROUP OF MEMBERS OF THE UNION

unions have been established. Their individual story, too, like Lowe's Grove, savors of the soil as suggested in their names—Drowning Creek, Oakdale, Redwood, Valdese, Carmel, Sharon, Bahama, Mt. Ulla, Eureka, Vass, Wall's, Piedmont, Sadler,

## The Silent Leaders *in* War Work

**T**HERE is nothing that impresses me more than to be chatting with friends, and when a name of a mutual friend is mentioned, hear them speak up eagerly to pay their tribute first. You then realize that there are many strong characters in the activities of life, whose work is not revealed in the spotlight of official or sensational acts, but in the softened radiance and knowledge of a small circle of personal friends. It is usually one of these silent unknowns who have been doing great work during the war, and who is never discovered except by friends under the tacit pledge of silence. Now that the war is over, it is different.

The remarks of these friends impelled me without further ceremony or mere formal presentation to find the man. It was George Francis Griffin, of the Griffin Wheel Company in Chicago. Sublimely unconscious of the fact that I was talking with him for the purpose of introducing him to readers of the NATIONAL, I found him a real and modest man. Now I understood why my friends had spoken as they did. Even then at the club, word was brought to him concerning some old friends of his father, who were ill and might need help. I overheard, but he endeavored to keep it from me and to pass it off as a mere incident, something that I discovered later to be nothing short of an act of nobility. Subscription papers caring for wounded soldiers and other patriotic work passed to him without public show found a response always modestly indicated by the magic words, "A friend."

That explains it all. George F. Griffin is a friend of man and he "lives in the house by the side of the road." His grandfather and father were the inventors and makers of the famous Griffin car wheels, and the son and grandson know car wheels as no one else. The record of an institution making ten million car wheels of which only three go bad in a year, according to the government report of Professor Stratton, is in itself startling. This indicates how well founded are the foundries of Thomas Griffin. He knew how to inspire men to put into the work that which insures the safety of human lives. How many of the millions of people traveling on trains think while whirling over the wheels night and day all over the world, how much depends on that Griffin wheel beneath and the little flange that holds the thundering train on the track!

There was a practical turn to every sentence George Griffin uttered—no purple phrases—but just plain English. He said, "It is easy enough to get a job, the great thing for us all is to hold it and better it." Every man in the employ of the Griffin Company is provided with life insurance, good wages and provision made for them in the sunset of life. Mr. Griffin understands his men, loves them as he does making wheels, and the business established in 1881 has become of world-wide renown, for the American car wheel carries the largest traffic of any in the world.

The sterling character of that car wheel is an exemplification of character, as understood by the sturdy Griffin. As we sat there talking, he reeled off epigram after epigram of plain, rugged common sense, that had a definite terminal in every sentence.

The one thing that lies close to his heart is his family, two sturdy boys, one named for his mother's father and one for his father's father, and a charming young daughter. Soon after war was declared, his father died and the son found upon his shoulders tremendous responsibilities, but he was equal to them, and altho not permitted to become a soldier or bear arms in person, because of age, George F. Griffin in his quiet way has done a patriotic work of which his friends and family may be justly proud. He carries in his pocket a card of the Army Intelligence Bureau, and his activity in helping with the most efficient work of the American Protective League, which guarded so zealously and effectively the homes and industries of the country during those trying and uncertain days when the United States was preparing for the great world war, is a record that would deserve in itself a decoration.

With all the zeal and energy he possessed, he threw himself into the work and offered the

Red Cross one hundred thousand dollars for a hospital in memory of his father. He seems to feel his income is a trust and his devotion to the memory of his father and his children reflects the character of a real red-blooded American.

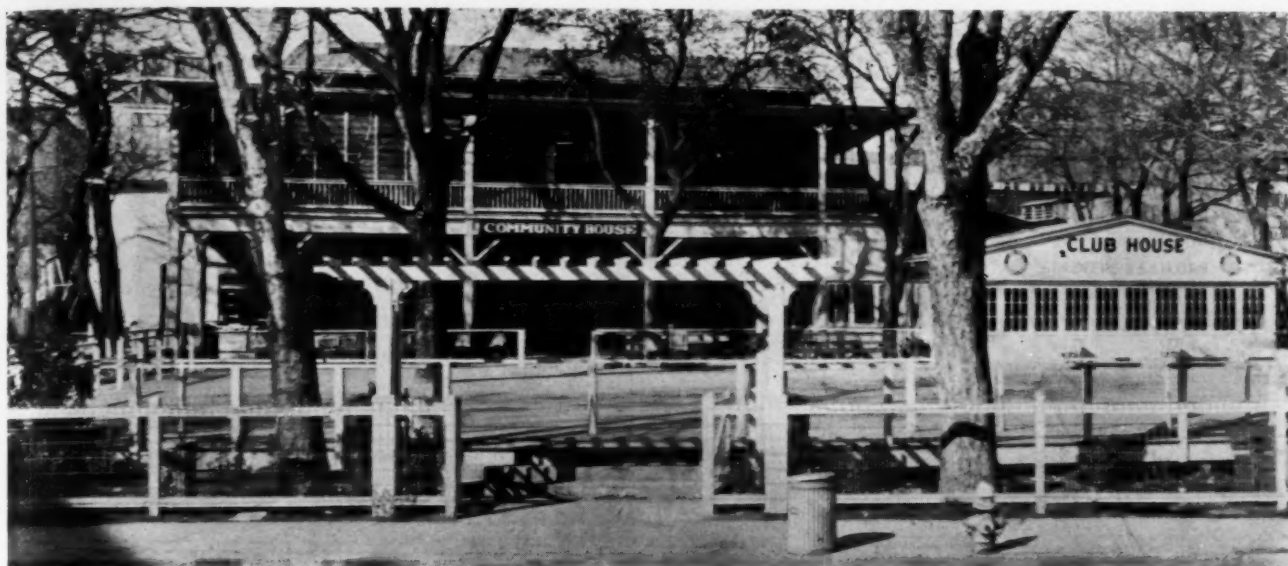
Altho in the forties, he has accomplished much in his quiet, unobtrusive way that would make me feel like listing him prominently among those American industrial executives, who never wait, but act, when they see a duty or responsibility before them. He was number nine on the list of the American Protective League, and his life from early

*Continued on page 137*



GEORGE FRANCIS GRIFFIN





REAR OF COMMUNITY HOUSE AT SAN ANTONIO, TEXAS

Showing outside dance and entertainment pavilion, containing over ten thousand feet of floor space; three hundred couples dance here comfortably

## Community Houses as Soldiers' Memorials

By MARTHA CANDLER



WE fought this war for an ideal: We joined the other nations in pledging ourselves to the last drop of our blood to establish world freedom. There have been times during the bitterest of the struggle when we have had to face the possibility of defeat and a going down in chaos of the very principles upon which our nation is built.

It has been in those times that we have fully realized the true meaning and possibilities of democracy, and that we have caught the great vision of service.

Now we are having to face many peace-time responsibilities. In meeting them, shall we make the most of the spirit of service which has flamed up so strongly in all true Americans? Shall we be able to give permanence to it in ways that shall count toward the upbuilding of our new civilization—or shall we let it ebb back into old channels of selfishness?

One of the earliest opportunities we shall have to give expression to our new idealism is going to be in paying tribute to our war-heroes. Where shall we find fitting symbols to express what we think and feel about them and their noble achievements? We go back and consider how people in the past have commemorated their warriors with statues and monuments of marble and bronze and iron. We are all familiar with some awful examples of the Civil War vintage, which some writer has recently said could best be dealt with a well-directed country-wide tornado. But even when such are irreproachable in the best judgment of our best artists, we have come to consider other memorials—"living memorials"—wherein may be carried on the principles of democracy which our heroes fought to establish; and many towns and cities have already under way projects for the building of Community Houses, Victory Buildings, Liberty Halls, or "Homes of Democracy" as soldiers' memorials.

That the spirit without which such a building would be but a mockery in brick and stone, has been aroused all over the country, has been demonstrated by community achievement in patriotic work. There is the little town of Catasauqua, Pennsylvania, for instance, with its population of eight thousand people, which demonstrated its public-spiritedness by pledging a million dollars toward the Fourth Liberty Loan, and going out and raising it. And Catasauqua has been no less backward in her Community House project. A mass meeting was called

some time ago, at which time it was reported that "bankers and iron workers, preachers and puddlers, Red Cross women and cement burners proceeded to vote on the proposition." The vote for the erection of the Community House was unanimous, and the plan mapped out offers suggestions for other communities.

Every person in the town will be asked to become a shareholder in the Memorial Society. There will be "dues" of one to five cents per day for a period of five years. The House will be erected at a cost of \$125,000. It will contain an auditorium, recreation rooms, gymnasium and swimming pool, and a memorial hall in which will be placed a bronze tablet bearing the names of the soldiers, sailors and marines of that community who participated in the recent world war. The property will be held by a board of trustees and managed by a board of governors elected by the subscribers.

The community center idea has been gaining ground for some time past, but before the war no one would have believed such a democratic institution as this Community House, for instance, possible. War Camp Community Service, working in hundreds of towns and cities to make a friendly welcome there for soldiers and sailors, has had an opportunity to see community consciousness rise to high levels. It has had an opportunity to see the fervor for service, first aroused in behalf of soldiers and sailors and war workers, being turned into a permanent service for the people themselves—into a permanent enhancement of the social and spiritual life of the town. War Camp Community Service has, in fact, stimulated the building of Community Houses in a number of camp communities. Among them are Manhattan, Kansas; Junction City, Chillicothe, and Battle Creek. In at least one town (San Antonio) an old historic building was taken over and remodelled as a Community House, and like those already mentioned, will be operated under War Camp Community Service administration so long as there are military men in the vicinity. It will then revert to the municipality.

The Community House at Battle Creek, which was completed and formally thrown open in January, represents the first building of its kind to have been financed entirely by state appropriation, the sum of \$300,000 having been set aside for its erection, from the state's war emergency fund. It is anticipated that Camp Custer will become a permanent military center,

and that the building will continue to fill the emergency for which it was begun.

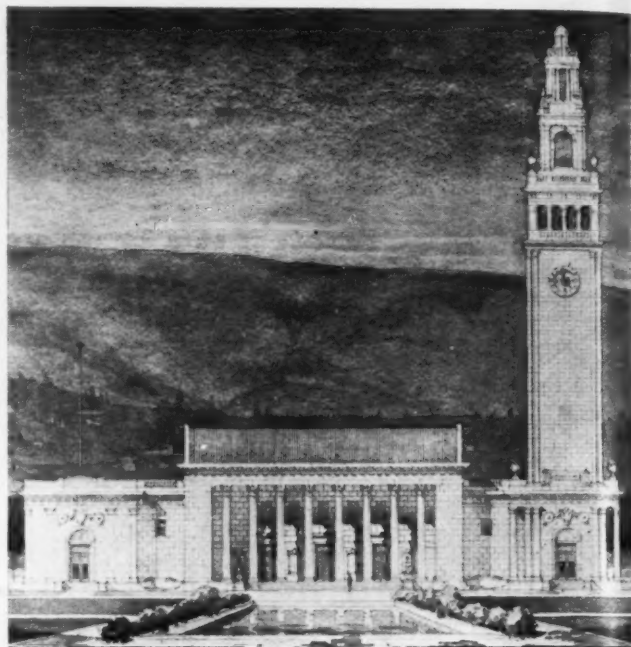
It is true that in almost every case these buildings were hastily constructed and lack something of the architectural charm that memorial structures can and must have; but everywhere they offer valuable hints that may be adopted in a memorial project. In addition to furnishing a friendly point of contact with the camp in each case, they have become at once and informally the center of the community's social life and of community activities. In Manhattan, Kansas, the mothers who have not heretofore had the opportunity of indulging in club life have formed the habit of bringing their work and meeting in the Community House in the afternoons. This particular House has proved the "place to go" for seventy thousand men from the two nearby camps, Fort Riley and Camp Funston, where otherwise in the town of seven thousand there would have been none. The local Red Cross, the Girls' Patriotic League, the Traveler's Aid, and the employment office which W. C. C. S. has maintained for soldiers' wives find shelter within its doors. Baby shows, fairs, and conferences began to be held in the building on such nights as no socials, musicales, or dances for uniformed men were scheduled.

It became evident early that community life would receive great impetus from the general erection of such centers. The suggestion that they should be built as soldiers' memorials came first from the editor of the *American City Magazine*, and it was no sooner made than alert communities from various parts of the country began making inquiries as to the details of the building.

No one program could fit the varying needs of different communities. Each one must adapt its own particular resources to the building of such a memorial as shall fit its own particular needs. It must take stock, as it were, of its own purposes and aspirations, and then build the House to fit them—or such of them as are not already housed. But all available information on the subject is being gathered together by War Camp Community Service, and together with other large organizations, it is planning ways to make accessible to each community the best expert advice in regard to planning, construction, and administration.

It has been pointed out that the Community House movement offers a splendid opportunity for the development of a civic architecture in America, such as is evidenced by the *hotels de ville* of France and Flanders, and the guild halls all over Europe. The building must in each case be made to

express its hospitable and friendly nature, and should, wherever it is possible to do so, carry out the local traditions of the section both in regard to materials used and in design, rather than by following a "model" plan.



Copyright, 1919, L. F. Peck

PROPOSED MEMORIAL COMMUNITY HOUSE FOR MONTCLAIR, N. J.  
(Laurence F. Peck, architect. By courtesy of National Committee on Memorial Buildings)

Another excellent opportunity of the Community House is that of furnishing a home for the art life of the community. By the building of a properly-equipped stage in the auditorium, both music and the drama will receive the encouragement for which they have heretofore languished, and by the provision of suitable galleries it will be possible to arrange with art organizations for exhibitions which have heretofore seldom been available outside a few larger cities. Groups of community players and musicians may be expected to develop to an excellence sufficient, in some cases at least, to warrant exchanges of programs with other similar groups, and the same



READING ROOM  
OF THE  
COMMUNITY HOUSE  
AT  
BATTLE CREEK,  
MICHIGAN

Easy chairs, an open fire, corn poppers, books and magazines—these are the things that every real Community House must offer its guests. The houses maintained by the War Camp Community Service for soldiers and their friends are famous for those things





DANCE AT THE COMMUNITY HOUSE AT BATTLE CREEK, MICHIGAN

The building was erected by the State and turned over to War Camp Community Service to be used as a club for men in uniform, and a meeting place for soldiers and civilians. This interior view illustrates the tendency in recent community houses to throw all the rooms together—to make one big community sitting-room and assembly hall, which can be used for dances, socials, theatrical entertainments, etc.

may be expected to happen in the uncovering of native musical talent, and with local artists' exhibitions. The Government's experience in sending dramatic and musical coaches into the training camps in this country thru the Commission on Training Camp Activities is one that has been well worth emulating. They have proved conclusively that only encouragement and leadership are necessary to the development of a wealth of "home talent" along these lines. And we have the word of strong allied-arts organizations that this leadership will not only be available, but always ready and willing, when the demand for it becomes apparent.

Some lines of community work seem to come especially within women's province. Among them is the study of foods, which the world shortage will make a vital one for some time to come. A community kitchen, in the basement of the building, perhaps, would offer a rational center for intelligent study of foods and allied topics. It could be made the center of lectures, courses of study and demonstrations. Co-operative cooking and canning might be carried on there, as could also the study of child feeding. The whole community program will be greatly forwarded by the experience women have had in war service. And just as women do the honors of the home, they will be the community hostesses. Their ideas of teamwork and hospitality on a large scale have been gained thru similar service in Hostess Houses, in "Y" huts, in Red Circle clubs and canteens, and in Red Cross work.

Catasauqua, in incorporating a gymnasium and swimming pool in its building, has set an example that might well be followed by any community not already well-equipped along this line. That the war has revealed us a nation physically unfit

is due in a large measure to the fact that we have no suitable places to exercise systematically. And it must be remembered, too, that many of the men to whom the building is to be dedicated will be coming back from the army or the navy, where they have had every incentive to indulge in organized recreation. If we are wise, we will give them the facilities, not only for continuing this beneficial practice in their own community centers, but for utilizing the leadership developed among those returning to each community. It may well be turned to the advantage of the entire community and thus prove a splendid proposition for all.

\* \* \*

But we may utilize more than the energy for athletics and sports which will be brought home from the war. The men are bringing much that we may well seize upon and incorporate into our community programs. We shall find that the *esprit de corps* upon which the army placed such emphasis, is not widely different from the new community spirit to which we feel ourselves to have risen. Whether they knew it or not, and whether they wanted to or not, the returning men have, while putting on their shows, while developing their own glee clubs, while getting a wider understanding of the customs and arts of other peoples, and while enjoying company-sized banquets financed from the Post Exchange profits, absorbed democratic ideals that argue well for the future of the towns and cities to which they are coming back. Those cities and towns, by building Community Houses, can at once create a dignified memorial to the men who will fail to return, and establish a home for the activities arising out of that new sense of service and democracy.

# The Passing of James J. Hannerty

*The "Four-line Poet"*

By ROBERT H. SEXTON

**I**N one of the wards of the Presbyterian Hospital in the city of New York there died recently a man whose body for months had been racked with pain, but whose patriotic spirit and broad, optimistic view of life was untouched by the ravages of disease that had wasted his body; a man who believed that all things are created for some good purpose, and that the good in every person will predominate if reached thru love and trust; a poet and a writer who has scattered sunshine thru poems and prose to millions of homes; a man whose works have resulted in material benefits to many, but rarely ever to himself—that man was James J. Hannerty, the four-line poet and idea man. A well-known magazine writer once said of him, "He has sparkling young blue eyes, the appearance of Joaquin Miller, the benevolence of Franklin, the wisdom of age, the optimism of youth, and, after all, he is himself—just Hannerty."

Many years ago when a boy, "Jimmy Hannerty," as he was affectionately known, formed a great love for poetry. He absorbed Burns, Longfellow, Tennyson, Milton, Chaucer, Wordsworth, etc., and a desire to emulate them became a passion with him. Then he said to himself, "I can never write such poems as these gifted men, therefore I shall concentrate on four lines, and I will never permit myself to write more." He did so, and in his four-line poems he has expressed perhaps more real human sentiment than any other writer of the past or present.

At first he conceived the idea of illuminating paintings and photographs by descriptive lines rather than by having the picture illustrate the lines. Following this idea, he has taken many famous paintings of masters and written four lines in which he described the entire theme of the artist in his painting, at once creating new interest to the lover of art, and adding value to the artist's work. Hundreds of Hannerty's poems have been sent broadcast without copyright protection or a thought of return to him in any way except the appreciation of the people who read his works and the personal satisfaction of having contributed that much to the enjoyment of his fellow-beings. As an instance, Hannerty conceived the idea of a poster carrying with it descriptive lines, both poster and lines being exceedingly attractive. An astute advertising man saw it, and after verbal agreement to give Hannerty half of all he got, sold the picture and idea for \$25,000 for advertising purposes, but broke his promise with Hannerty and never gave him a penny. Friends advised him to bring suit to recover his due. "Oh, no," said Hannerty, "that man has already had his punishment in doing what he knows was wrong, while I have my reward because I trusted him and have done him no harm."

Shortly after this episode Hannerty conceived an idea for a calendar, the picture showing two enterprising pigs tearing up the ground in search of succulent roots. These descriptive lines of homely advice illustrate the picture.

Effort brings fruit,  
Don't squeal, just root.

While this calendar was exceedingly popular, was used as postcards and made money for many people, Hannerty got nothing, yet declined to prosecute. "Why give advice," said he, "and then squeal because someone used it. No, I will just root. Better luck next time."

One of his most recent poems is that entitled "The Sunset Prayer":

Oh, Lord, we ask, not  
That we may retain,  
But give to us  
That we may give again.

This prayer was contributed to the Sunset Club, composed of people past sixty years of age. This brief prayer, in which is epitomized the entire purpose of the club, was adopted by the organization, and Hannerty made a life member.

Here, too, the great heart of the man is shown in his lines to a mother:

MOTHER

One thing have I found true in life,  
God's blessing from above,  
Not bought nor sold, for tempting gold,  
It was my mother's love.

Again is shown a subtle protest and a promise to those who know not the meaning of

LOVE

Love is as free as the air, and yet  
Some are of love bereft;  
Altho the more of love we give,  
The more of love is left.

While a patient in the hospital Hannerty wrote an evening prayer which he dedicated to himself, entitled "Uncle Jimmy's Prayer":

For whatsoever labors, Lord,	Yet as I've dealt with others, Lord,
Thou has created me,	So dealt with would I be,
I question not, Thy labors, Lord,	If I've been just to others,
But leave my end to Thee.	Thou wilt be just to me.

For the past few years Hannerty's health had been failing, altho his spirit was undaunted. Finally, his friends arranged

for him to be sent to the hospital, and until the end came he was confined to his bed with a pain-racked body, but with his great intellect unimpaired. During this time, while unable to read, he composed patriotic lines for Liberty Loans and Red Cross work, and his compositions were dictated to friends, who visited him in the hospital. Perhaps the most important and strongest of all is the following, which he conceived to be used in the form of a Red Cross diploma or voucher, with the suggestion that it be signed by President Wilson and Mr. Henry P. Davison, and given to everyone who contributed a sum of money for Red Cross work:

*In appreciation of*

Your patriotic quick response, to Red  
Cross work contrives  
The means with which to bring relief,  
and save our soldiers' lives.  
Filled with the spirit of democracy, each  
to the flag now rallies,  
With love of country uppermost, an ally  
of the Allies.

(Continued on page 139)



JAMES J. HANNERTY



## Affairs and Folks



WHEN Secretary McAdoo called upon the women of the United States to assist in floating the first Liberty Loan, among those summoned to Washington for conference was Mrs. Francis L. Higginson of Boston. So seriously did Mrs. Higginson regard this summons and the possibilities for women workers in connection with the raising of the loan, that when she journeyed to the capital, she carried with her a chart outlining a plan of organization and procedure.

This plan was approved by Secretary McAdoo, and upon the organization of the National Woman's Liberty Loan Committee Mrs. Higginson was not only appointed a member of that body, but chairman of the Woman's Liberty Loan Committee of New England.

She began her task at a desk in the office of Lee, Higginson & Co., the Boston bankers, with a single stenographer. From this modest equipment to the present roomy offices at 95 Milk Street, Boston, is the measure of the development of the Woman's Committee under her able leadership, for, as time went on, more and more thruout New England women became first interested and then enthused. The splendid record of above eighty-two and a half million dollars achieved for the fourth loan, in the face of seemingly insuperable obstacles, was a tribute to their indomitable spirit. The success which has attended the Woman's Committee thruout its existence, characterized as it has been by co-operation amongst themselves and with the men's committee, without friction or duplication of effort, is largely due to the able management of Mrs. Higginson, and the superior personnel of the women associated with her. They did not solicit from banks, corporations, or treasuries, but relied mainly upon small investors, the great majority of whom were women.

Woman's part in winning the war is now history, but the need of the government for the financing of the war did not end with the cessation of hostilities. Realizing this, and the probability that the Victorious Fifth would be the last of the Liberty Loan series, Mrs. Higginson was eager to take on additional duties. The opportunity appeared with the reorganization of the War Savings movement as the savings division of the War Loan organization, thus bringing it directly under the control of the Treasury Department, and late in December, 1918, she received the appointment of District Director for New England, conferred by Governor Charles A. Morss of the Federal Reserve Bank of Boston.

Mrs. Higginson has the honor of being the only woman District Director of Savings, the other eleven Federal Reserve districts still being managed by men; but it is a distinguished

minority, and the sweet-faced, gentle-voiced director commands the respect and admiration of her colleagues. Under her supervision are women directors for the several New England states, and fully twenty thousand women are enlisted to carry on the work. In Boston she has a large and well-organized office force and an efficient publicity bureau for the dissemination of information. She enjoys the confidence of Governor Morss and

his banking associates, and her appointment has been approved by the Treasury Department.

If you ask Mrs. Higginson by what methods she has gathered to her standard so many efficient women, and how she holds them thru storm and sunshine, she will tell you frankly that she does not know. Those best acquainted with her, however, recognize that, despite her modest and unassuming manner, she has won and holds these women by her ability to choose the right ones for the right places, by the tact with which she can meet any situation, however delicate or difficult, and most of all by her enthusiastic belief in the willingness of the American people to stand behind any measures advocated by the government for the good of the nation.

Without any special business training, Mrs. Higginson has the keenly analytical mind, the fine appreciation of detail, and withal the breadth of judgment and courage of conviction which mark the successful man. Day after day, while Liberty Loans are under consideration and in process, she has sat around the table with some of the ablest financiers in her district, quiet and unassuming, always, yet bringing to bear her womanly intuition and quick wit, whatever problem was presented. It is the pride of every woman in the New England district that they have for a director a woman who commands the respect not only of her own sex, but of business and professional men.

Questioned concerning her methods, Mrs. Higginson declared herself a believer in team work and elimination of duplication—less "literature" and more personal contact—and that this line of conduct, consistently followed, will continue to produce results. She is convinced that their active participation in recent financial campaigns has educated women to more efficient management of their homes. Efficiency becomes a habit, she claims, and she loses no opportunity to teach and to practice the gospel of thrift—not penuriousness—but the wise spending and safe investment that enables one to enjoy the best things in life.

In the past two years, Mrs. Higginson, while still maintaining the charming hospitality of the Higginson home in Beacon Street, Boston, has given unsparingly of her time and energy to government work. Aside from the numerous conferences



Photo by Bachrach

MRS. FRANCIS L. HIGGINSON

which call her to the different New England states, and at which she is an interesting and forceful speaker, she may be found daily at her desk at headquarters. Here she enjoys the co-operation of her two beautiful daughters, Miss Corina



ELINOR FAIR

Miss Fair is the latest Fox film acquisition. She is to star in Fox productions, and at present is playing the lead in "Up Against It," with Al Ray at the western Fox studios

S. Higginson and Miss Eleanor L. Higginson, the former a debutante of last year and the latter of the present season. Notwithstanding the claims of society, these young ladies find considerable time to devote to the varied details of the work which holds so large a place in their mother's life. Mrs. Higginson's only son, George, is a student at Groton, Massachusetts.

\* \* \* \*

**D**URING the days when every minute had to be measured in war activities, I found myself in the West and face to face with Lieutenant B. J. Cigrand. Every one was busy those days, but he seemed busier. He was appointed dental director at Grant Park Camp, United States Naval Training Station Branch, of Great Lakes, Illinois, and as member of the faculty of the University of Illinois, was supervising the

dental work of the troops who were to do some biting—so to speak.

The importance of the work of the dental surgeons in the war can hardly be realized. It was revealed in the hospitals overseas, where the shells had smashed jaws and teeth, that American dental surgery scored a triumph in helping to save man power.

Lieutenant Cigrand made a trip to Europe before the war, and when the struggle was on many startling evidences were revealed of the trend of opinion talked over in the ancient cities, that were later in the range of the cannon, to bring cities to dust and destruction.

As long ago as 1907 he wrote a sketch reflecting continental opinion at that time. Even then Germany was declaring American doom was at hand. They declared that it would be only a short time when America would become extinct, insisting that it would be divided. The Northwest of the United States should be the German Empire, with its capital at Chicago. The South and Southeast to become French, with its capital at New Orleans. The Pacific Coast to become Chinese, with San Francisco as a new Peking. The far Southwest to be restored to Mexico—such was the dream and plan of those unfriendly to republican forms of government and against the United States in particular.

This was the cheerful prophecy made at that time, but the doctor's exuberant optimism shown in magazine articles and lectures seemed to baffle these dire predictions. Like all patriotic Americans, Lieutenant Cigrand proved by ardent war work that the prophesied division of the U. S. A. among the empires of Europe was not to come in this generation of live,



LIEUTENANT B. J. CIGRAND

Dental surgeon at Grant Park Camp, United States Naval Training Station, Great Lakes, Illinois; a member of the faculty of the University of Illinois, poet and publicist

wide-awake, alert Americans. He was three times assigned to give the "Departure Address" to troops about to go overseas, and received personal letters from Secretary Josephus Daniels for his service to the naval program.

\* \* \* \*

**A**T the convention of the Massachusetts Mutual Life Insurance Company agents, representing every state of the Union, held recently in Springfield, Massachusetts, Miss Sara Lewinson, a delegate from New York, delivered one of the

principal addresses, with which she succeeded in demonstrating the fitness of women as life insurance agents as sellers of protection for the family of the assured on the basis of his (or her) "present worth." Miss Lewinson has been engaged in selling life insurance for the past three years, and in that time has established a successful reputation.

She is the oldest of the daughters of Mr. Benno Lewinson, a well-known New York lawyer. After graduating at the Horace Mann High School, and taking extension courses at both Teachers' College and Columbia University, and at the same time learning stenography at the Aub Institute, she became the private secretary of Hon. Oscar S. Straus. During the three years during which she occupied this position, she was a member of the local school board of the 21st district in New York (to which position she had been appointed by Borough President McAneny, and reappointed by Borough President Marks), and was active as the secretary of the St. Nicholas Neighborhood Association, and as principal of the Beth-El Sisterhood religious school. When Mr. Straus was appointed head of the Public Service Commission, Miss Lewinson relinquished her position as his private secretary and determined upon a career in life insurance, affiliating with the Massachusetts Mutual Life Insurance Company.



NICHOLAS MURRAY BUTLER  
President of Columbia University

Miss Lewinson is an intense believer in the possibilities of useful service for women in this, as in other fields of activity ordinarily occupied by men. The *Radiator* (an insurance journal) says of her that "not only has she brains, energy, and training, the essentials of an efficient underwriter, but also the quality which makes a great one—*personality*."

\* \* \* \*

**S**LEDGEHAMMER blows characterize the work of Nicholas Murray Butler, president of Columbia University, in the fight against Bolshevism. In epigrammatic phrase and expression he focusses the issues of the hour. In his comment on

"Progress in Politics" and "The Task of Today," he reveals with conviction the idea that the American citizen has something more to do than to face contemporary problems, to preserve and protect those underlying principles of political liberty on which the fabric of the republic is woven in a fundamental necessity in preparing for the future.



Photo by Underhill

MISS SARA LEWINSON

He has pointed out the story of our own America, and the place that it has all of its own to fill in the progress of the world with sweeping vision. The nation came into being because of response of a clear and definite purpose. A theory of human life and of human government was conceived and put into execution on a remote and inaccessible part of the earth's surface. This was in response to the aspiration for civil and political liberty and for individual freedom, and emphasizes the old saying that "eternal vigilance is the price of liberty," as true now as in the days when the fate of the young nation hung in the balance. Unity of purpose must be sought by the workers of America, whether scholar, capitalist, or laborer, producer or consumer, to preserve and progress as a nation founded on the eternal principles of human and individual rights of humanity.

Dr. Butler was made president of Columbia University in 1901, when he was not yet forty years of age, and for seventeen years he has been recognized as one of the leaders of American thought. He is executive head of an institution that cares for more than sixty millions of property and trust funds, costing more than four and a half millions annually to maintain, and has had to develop a business as well as scholastic genius, and the trend of his thought and leadership is intensely practical.

Incidental to his executive responsibilities, he continued his editorial work unceasingly. The mere list of his activities in



these last seventeen busy years seems incredible as the work of one man. His personality is as strong as his ideals. He is a hard fighter, bold and aggressive, and has made a bold departure from the traditional university undertakings, and has brought to Columbia a fame over the world that is appropriate to its great name, as one of the foremost universities of this country, with the largest individual enrollment of any university in the world. Friends have insisted that inasmuch as the country has considered college executives as Presidential timber, why not Nicholas Murray Butler, hailing from the pivotal state of New York, recognized everywhere as a man of strong and tested executive genius? They think this would be a fitting addition to the long list of titles and distinctions which he already enjoys.

Born in Elizabeth, New Jersey, in 1862, the state that furnished a citizen for President, in early years he developed a genius for public leadership. He not only received degrees and distinctions from all over the world, but has been a delegate to national political conventions and participated in the practical work of government for thirty years. He is one college man who is not afraid to assume duties and responsibilities as a citizen and participate in affairs political, as well as to advise in the chastened shades of an academic life.

The traditions of Columbia reach back to the days of Alexander Hamilton, John Jay and De Witt Clinton, but under Dr. Butler it has been essentially a gigantic university melting-pot. Located near Castle Garden, it has included in its alumni a legion of adopted citizens and foreign-born. Columbia has recognized in recent years that making of a citizenship is an inherent part of government, the recruiting station for training sane and progressive leaders, reflecting the integrity and stability of the democracy as the pre-eminent aim in its curriculum.

\* \* \* \*

EVERY American reader will remember General Joffre and his triumphant tour of America. When I saw him at Eco L'Militaire one Sunday afternoon, he greeted me with the same kindly smile and the words "I felt like a real American every moment I was in your own United States because it taught me how to be a better Frenchman in knowing other people." Passing up the broad stairs to a reception room, I had met Major Fabre, the "Blue Devil" of Alsace, who is still with his chief. He recalled at once incidents of the American tour and the day in Boston when, at the State House reviewing stand, he had grown weary and was given a chair. "That was the first time I learned how to sit down during the rushing tour."

In a large room overlooking the Seine, in the field of Mars, at a table covered with green baize, sat General Joffre in white

trousers and full dress. On his breast he wore his medals, for he had just held a reception that day and received an important mission. There was a freshness in appearance and manner contrasting sharply with the weary look on his face during the "American Rush," as he calls it. His blue eyes seemed even more gentle than ever, and I wondered how H. G. Wells, the English novelist, in his description of Joffre, could ever make the mistake of referring to his eyes as black. My interpreter on this occasion was none other than Maurice, the dancer, known to the public of America, and General Joffre's first words referred to the moment he landed from the *Mayflower* at Washington as one of the greatest moments of his life.

"You see, I remained an ardent American ever since. Your people and your receptions made me feel that the French were a part of your great people. The more I saw of America, the more I felt this, and I still have the feeling that I belong to America and all the Allies, as well as to my own France." While Joffre was winning the hearts of the American people, we were winning the heart of Joffre. I mentioned this. "Yes, a conquest inevitable," he replied.

Right here I must tell the story of Joffre's big wide white trousers—the kind all the French officers are wearing as a part of their full dress uniform. As the tale goes, when he was serving in Madagascar, an accident to his trousers promised to delay the native queen's state reception. Equal to the emergency, he cut a pair of white trousers out of cloth with his sabre and had a native woman sew them up, thereby introducing a new style of baggy trousers. "They were wonderful for the way they did not fit." Could America see his

smile that bright Sunday in Paris, they would understand why he is affectionately called "Papa Joffre" by his soldiers.

General Joffre, known as a silent man, seldom talks, but radiates kindness, and he is mentioned as a candidate for the Presidency of the French Republic. His fame was made at the Marne in the days of 1914, when Paris was saved from the oncoming invaders. That story we all know so well. There was a new gleam in Joffre's eyes that I did not observe in America. The gleam that comes not from the fact that material aid had arrived, but from the realization that at last the world had come to understand that it is not a war of nations, but a war fought for humanity, and the great triumph must be assured with such an allied spirit of our allied nations.

He seemed so gentle, his great mustache so carefully groomed, that you could not think of him as a battle-scarred veteran, and yet when he stood erect, bidding goodbye, there was a quick unexpected flash like blue steel of the real man. For a moment something of the real soldier, France's hero of the Marne, was revealed. Suddenly one understood such power that comes only from range of long experiences, that large vision,



Copyright, Underwood & Underwood, N.Y.

GENERAL JOFFRE

The present-day Napoleon of France and his wife

Cowl herself was taking part in a little emotional drama behind the scenes that was as far removed from comedy as possible. Up to this time Miss Cowl had only played small parts, and a certain fear that she says she has never been able to rid herself of, had grown into an actual panic, and the fact that—a comparatively untried young actress—she was appearing as leading woman in a superior New York cast, before a critical audience, did not serve in the least to reassure her.



Photo by White Studio, N.Y.

JANE COWL AND ORME CALDARA IN "THE CROWDED HOUR"

Added to this was the uncomfortable position resulting from the fact that on her first entrance, as she put on a large picture hat, she ran the hatpin through some lace in her sleeve in such a way that she could not disengage it, was unable to take her arm down, and had to play the entire first scene in this awkward position. This put her in such a state of nervousness that at the end of the second act she retired to her dressing room, started to put on her street clothes and sent word that nothing on earth could induce her to finish the performance. She did finish, thanks to the resourcefulness of David Belasco, who knows how to handle any such awkward situation.

Miss Cowl's success in this comedy—for the reviewers and public agreed that she was a success—hardly presaged what was to follow in Charles Klein's play, "The Gamblers," in which

she next appeared. Heralded as the most beautiful woman on the American stage, and recognized as a comedienne of facile charm, Jane Cowl scored an unequivocal success.

It was Bayard Veiller's phenomenally successful play, "Within the Law," which provided the means a year or so later with which she firmly established herself as a star on Broadway. The long run of the play and Miss Cowl's performance of Mary Turner, the shop girl who is railroaded to prison for a crime which she did not commit, but who subsequently turns the tables on the department store proprietor who has hounded her, provide an interesting chapter in American theatrical history.

It is interesting to turn from this big event in the life of a star to the day of her modest beginning when, one among several girls, she walked on the stage of the Republic Theater with her first and only line to speak in a Belasco production, and it is easy to understand what her feelings must have been when the great impresario rose from an orchestra chair and remarked in a kind, but firm tone of voice:

"Jane Cowl, you can't be heard in the first row. If you can't do better than that, we will have to take that line away from you and give it to someone else."

Evidently she did better, for she was retained in the part, such as it was. But her parts in the Belasco productions continued for awhile to be mere fragments, and this, too, in spite of the fact that her youth and beauty and obvious sincerity brought her offers to do more important things elsewhere. One season there was no role for her in any of the Belasco plays, and it looked as tho the parting of the ways had been reached. But she heard that someone would be required to do a "voice offstage," and play the piano in the wings, so she went to Mr. Belasco and asked if she could not qualify. Her friends urged her to go out and get a better engagement somewhere else. Mr. Belasco asked her why she wanted to stay under such discouraging conditions.

"Because I feel I can absorb and learn more here just watching you rehearse other people," she said, and Mr. Belasco allowed her to remain.

It was after her trying experience on the first night of "Is Matrimony a Failure?" that she made up her mind that she would have to play many parts to gain poise and get a perspective. Whereupon she decided to work in stock, and three broiling summers were put in playing leading parts in Union Hill, New Jersey, where her range of roles included such widely-varying things as Patricia O'Brien in "The Chorus Lady," Kathie in "Old Heidelberg," "Merely Mary Ann," and "Madame X." During these years she lost no opportunities—in fact, she made them—for self-improvement. As a young girl she had aspired to a college career, but financial conditions had made that impossible. Now, however, she managed to attend lectures at Columbia University every morning before going to rehearsals, and after the night's performance she prepared the necessary notes and did the outside reading required by the courses which she had taken up.

In the meantime, the playwriting bee was buzzing, and a dozen or more unfinished manuscripts testified to the fact that there were not many idle moments in her day. Subsequently, in collaboration with Mrs. Murfin, she wrote "Lilac Time," which provided her with one of the best loved of all her parts, and which was one of the first of the plays inspired by the great war to achieve a noteworthy success. Her role, that of Jeannine, a little French girl in love with an English officer billeted in her mother's cottage, gave her an opportunity to exhibit the broad range of her talent.

Her versatility is again demonstrated in the superb characterizations she is giving as Peggy Lawrence in Edgar Selwyn's and Channing Pollock's "The Crowded Hour," which has been the season's great success at the beautiful new Selwyn Theater. When the play opens, Peggy is a Ziegfeld Folies girl, the center of a glittering group on the gay White Way. Ultimately, to be with the man she loves, she goes to France, where she becomes a telephone operator at the front, and where the process of regeneration is developed in the course of a heart-reaching and absorbing story, which provides Jane Cowl with opportunities for some of the very finest acting of her career.



born in youth to the young engineer who labored so devotedly in the Pyrenees, to the present man. All his life has been an unselfish devotion to France, and out of it Humanity has become written in his soul.

There is a town in France named Limoges, by the side of the river. This is where French generals and officers are sent when they are retired. General Joffre has retired some generals to Limoges, and I caught the expression from a young officer, "he has been limoged." "I get you—canned," I replied. "Canned?" he repeated, with a puzzled look, as if turning over the slang phrase in his mind. "No, monsieur," he replied half chidingly, "that is not the word. For, Monsieur, the memory of their service will always live in France." I felt chastened in the reverence thus expressed. "No good deed ever dies. It is beyond the recognition of medals and crosses. It is the eternal soul of service." In this presence came the full realization that the individual acts and deeds of our own America and all the Allies' heroes will ever live in the hearts of these people as comrade memories to their own great men. I saw the flash of the new friendships international.

\* \* \*

IN the readjustment of after-the-war business there has to be more watchfulness than ever for the brain thieves, those who solicit business and gain the confidence of employers for the purpose of doing something for themselves. Stealing records, papers, and ideas, and fancying because work is assigned them to do that they are the whole thing, they little realize that there is a subtle something back of it all that can only be developed by time and experience. The average bluffer thinks he is fooling everybody, but usually he is only fooling himself. Non-essential and essential ideas have grown out of the war and taught employers one thing, and that is, to look for that sterling quality found in soldiers of loyalty. The searchlight is being turned now on those with shady records, for a brain thief is the most insidious parasite on business today.

He works the old confidence game with the suavity and smoothness of a crook, and borrows the reputation of the firm or institution he has betrayed into thinking he is going to get by. The experiences the United States has had in ridding itself of spies has revealed to business men a situation worth watching. It is no longer allowable to follow the advice of Elbert Hubbard, who said with more truth than poetry, "When you want to get rid of a man, give him a letter of recommendation, and pass him on." It has been the policy to say nothing derogatory of the "misfits," with the hope that they work out with some other institution, but the average business man who figures up his losses and disappointments in people who have been recommended to him, charges the account ultimately to the man who was passed on as spurious coin in the hope that he might become genuine and have a true ring.

\* \* \*

THESE are the days when reckonings are being made by demobilizing troops as to the folks at home who have rendered service. Early in the war I recall the activities of Mrs. Edwin A. Shuman that have crystallized into so much for the soldiers and sailors. With her characteristic energy and executive ability, she planned the great military ball at the Copley-Plaza in Boston for the War Savings Fund. Aside from netting thousands of dollars for the fund, it helped arouse interest to a war pitch, and was one of the most brilliant military balls ever held in New England.

The influence of that night was appreciated by the Yankee Division when they returned home, seasoned veterans, with a record that added glory to New England. It was at the Copley-Plaza that she presented a flag which I carried to General Clarence R. Edwards and delivered to him at his headquarters at Boucq while the division was under fire in the Toul sector. Never can I forget the expression on the faces of the soldiers as they looked upon the silk flag from the folks at home.

When Mrs. Shuman handed me the flag, given by Governor Coolidge, to deliver to the troops, there was a greeting that came from the heart. The lines of Byron came to me that night: "It was the night before the Battle of Waterloo." This incident

led to General Pershing's tribute. When I told him about it, he struck the table with emphasis and insisted "Chivalry was a great word in the war." He added: "Every soldier and every officer had some woman at home in mind—mother, sister, sweetheart, or friend—during the hardships and grim service of fighting for the protection of women and children in devastated towns." It was a war of chivalry and our army covered themselves with honor from start to finish.



MRS. EDWIN ARTHUR SHUMAN

Mrs. Shuman has been actively identified with the work of helping the Knights of Columbus provide a clubhouse for the soldiers and sailors in Boston. Her tireless energy has given many a lonely soldier and sailor cause for grateful remembrance of the work accomplished, and they insist Mrs. Shuman was, indeed, a real sister to the soldiers at home, as well as those overseas. She never closed the door of her hostess heart in making the farewell and grim days of the war brighter, and the welcome home seem glorious to our soldiers and sailors.

\* \* \*

THERE is subtle magic in her name among theater-goers. Jane Cowl's New York career began with her appearance in the leading role in the Belasco production, "Is Matrimony a Failure?" an occasion on which certain things happened which, to herself at least, were a good deal more interesting than anything the audience saw. Altho the play was a comedy, Jane



# People it Pays to Know

David Rodgers, *the Man*

By LAWRENCE WILLIAM PEDROSE

**I**N 1917 David Rodgers was proclaimed champion shipbuilder of the world for that year. In 1918 he "repeated," despite the fact that rival shipbuilders made terrific efforts to roll up a record which would grasp the banner of leadership from his strong, capable hands.

David Rodgers is general manager of the Skinner & Eddy Shipbuilding Corporation of Seattle, which launched a total of 268,000 tons of steel ships in 1918, and altho hailed in this country and abroad as one of the great figures of industry brought to the front by America's participation in the war, he is, as a man, in danger of being lost sight of. In appearance he suggests a well-to-do farmer; in character he is simplicity itself.

Above all, David Rodgers is intensely human. When he gets home in the evening, he likes to put on his slippers, sit back in a big, roomy, comfortable chair, and rest. He likes visitors and his hours of recreation are never without them.

Rodgers is a striking example of the efficient leader who achieves success only after battling for half a lifetime against old systems and old ideas. Twenty years ago he was studying, experimenting, analyzing and working out new systems in building ships, unconsciously preparing himself for the opportunity which the war-need for cargo carriers gave him to rise to the top as the leader in ship construction. To his skill is credited the present system of using more than one craft of workmen on a hull at a time, an efficient plan which has resulted in giant ships being built in six to eight weeks, where previously they had required twice that many months to construct. On his ships he has fourteen crafts of workmen employed simultaneously.

Years ago Rodgers maintained that every man has a pride in his own workmanship, and that this pride would grow wonderfully if only the man found efficient tools and equipment with which to work and had a chance to display initiative. To his men he gives the fullest sway possible, and he never loses sight of the personal element. As a result, he has rounded into form the world's greatest shipbuilding team.

Demanding the maximum results from every man he employs, Rodgers gets it because he gives the utmost in himself. The Skinner & Eddy plant covers more than thirty-five acres, but no day passes that the general manager does not visit every part of the yards at least once. Except for an hour in the morning and another hour in the evening, he is out in the plant the entire working day, hurrying from one job to another,

observing everything, giving an order here, a suggestion there, his presence inspiring energy in his thousands of employees.

Some days he walks twenty miles and climbs thousands of feet of ladders in his endless rounds. The distance which he covers in a single workday is best illustrated by an anecdote which his friends tell about him.

One day last summer a golf-enthusiast acquaintance met Rodgers by the plant gate and invited him to join a golf club.

"What for?" asked Rodgers. "Because a man needs lots of exercise," explained the enthusiast, "and golf gives a fellow miles of walking."

Rodgers agreed that it was a good idea, but said he hadn't time, adding, "I have to make my afternoon rounds now; won't you come along? The yards are well worth seeing."

The golf fan accepted the invitation. Two hours later he emerged from the gate of the plant, footsore, aching in feet, knees, and back, a wilted specimen of humanity. Later he refused to attend a launching. He had had enough.

During the period of the war, Rodgers worked at the plant from 7 A.M. to 8 P.M. each week day. The first and last hours of the day he spent in his office; the other ten or eleven hours he was out in the yards, running the whole shipbuilding program. Sundays he regularly put in five hours at his office. Since the signing of the armistice, however, he has cut his work day down to eleven hours.

The "Western David," as Rodgers has been called abroad, takes his shipbuilding problems home with him and talks them over with Mrs. Rodgers. This has been his policy for many

years, and Mrs. Rodgers is said to have a knowledge of shipbuilding such as is possessed by no other woman in the country. The atmosphere of the home is tranquil and cheerful. Mrs. Rodgers' quick sympathy and understanding of her husband's work and problems makes the homecoming hour one which the famous shipbuilder looks forward to with eagerness.

Rodgers was born in 1864 in Carrickfergus, Ireland. His parents were Scotch. Both his father and grandfather were builders of ships. At the age of ten he began his shipbuilding career in the mold loft of his father's yard. Two years later he went to sea, a competent ship carpenter at the age of twelve.

Rodgers was twenty-one when he came to America to live. He worked in the big shipyards on the Great Lakes for several years and assisted in constructing some of the first whaleback steamships. Later he went to San Francisco and took charge of the construction of the battleship *Wisconsin*. In 1899 he went to the Puget Sound Navy Yard at Bremerton, Washington,



RODGERS PERSONALLY INSPECTING THE HULL OF A SHIP

In the course of a single day he walks more than twenty miles and climbs thousands of feet of ladders, passing from one job to another, observing everything, giving an order here, a suggestion there, his very presence inspiring energy in his thousands of employees



DAVID RODGERS, CHAMPION SHIPBUILDER OF THE WORLD. He has a strong affection for the old derby hat he wears, which is called the "Plume of Navarre" in shipbuilding circles. The dent in the crown was caused by accidental contact with a carling-beam while Rodgers was climbing a hatch ladder on a ship under construction.

as master shipfitter, staying there five years, following which he joined the Moran Brothers Shipbuilding Company of Seattle as superintendent. When the Moran Brothers' plant was reorganized as the Seattle Construction and Dry Dock Company, Rodgers continued on with it intermittently for ten years, then went to Vancouver, B. C., to build ships for the Russian government. He eventually returned to Seattle and entered into an agreement to build two steel cargo carriers for prominent lumber-mill interests. That agreement marked the beginning of the Skinner & Eddy Corporation, which has won world-recognition under Rodgers' direction. Incidentally, the Skinner & Eddy plant, which began three years ago as a rival, has absorbed the big Seattle Construction and Dry Dock Company.

If ancient miracles trouble you, let them rest for a while—bigger ones are not a year old. Do you have trouble about a few thousand passing dryshod thru a narrow neck of the Red Sea? American workmen bent their backs and over them passed not a few thousand, but millions; not over a narrow stretch of water, but three thousand miles of it, together with food and supplies enough to keep them there and make them a scourge to smite the accursed Hun. David Rodgers was one of the modern miracle-workers. He has achieved great things—but the world may look to him for greater things.

## A Radical in Thought; A Conservative in Action

By THOMAS DREIER

THE heading to this article is an accurate description of George W. Coleman of Boston and Washington. In Boston he is the head of the country-wide Open Forum movement. In Washington he is head of the speakers' bureau of the Department of Labor. His job everywhere is to bring people into neighborly relations with one another. He believes, and his experience backs up that belief, that the majority of persons have more points of agreement than of disagreement. He knows, also from personal experience, that the oratorical Socialist on Boston Common who cries "Down with capitalism and death to capitalists," and the reactionary man of millions down on State Street, if brought together in the right way and given an opportunity to talk things over frankly, will not differ so much in ideals as might be supposed.

He started the famous Ford Hall meetings in Boston. When they were started they were supported by money left to the Baptist Social Union by Daniel Sharp Ford, former publisher of the *Youth's Companion*. Mr. Coleman had attended a meeting at Cooper Union in New York and was so impressed by the idea of an open forum where many different kinds of ideas, religious, economic, social, etc., could be presented by trained speakers, and where the people might have an opportunity to ask questions and thus show what was in their own minds, that he persuaded his Baptist brethren to permit him try the experiment in Ford Hall.

The attendance at the opening meetings was small. The people were suspicious. Altho it was understood that only those who had no church affiliations were invited, and that free discussion was to be the rule, the people who were wanted were suspicious. They said to themselves: "The Baptist Church is trying to capture us." After a while they learned that there was no desire to convert them to anything. To interpret to them the big movements of the day and to get their reactions was the only desire of the chairman. He knew that as a result of all the talks and the questions there would be greater toleration because there would be greater understanding. Jews and Christians, atheists, agnostics—the whole crowd found many things in common.

This article is not to be one on Ford Hall and the Forum movement. But to write about George W. Coleman without mentioning the work in which he has been engaged for the past ten years would be to leave out of his life the story of his biggest achievement. As a result of the way he has conducted his meetings, he has won and held the confidence of the radicals and the conservatives. He believes in free speech. "Give people a chance to tell exactly what they think," he says, "listen to them patiently and sympathetically, and they will listen to what you have to say."

Because he will listen to any suggestion sympathetically, no matter how wild it may be, the person who makes it will turn right around and let Coleman tell him what he thinks about it. Whereas if Coleman scorned the radical suggestion and laughed at the person who made it, that person would close his mind to Coleman's ideas. Coleman is a man who is a member of all political parties and all churches. He sees good in all of them. He makes it his business to look for the good in all persons and institutions. As a result, he finds much. We get what we look for. The world is whatever image we have of it in our own minds.

You can go to Coleman and confess any old sin you may have committed and he will not turn from you, nor will he condemn you. He will ask you to tell him all about it in detail. You will never find him condemning you in advance—if he ever does it. His attitude is "He among you who is without sin, let him cast the first stone." What manner of man Coleman is can be told best by relating an anecdote: "What church does George Coleman belong to?" asked a young Jew. "Why?" asked his companion. "Because if his



church makes men like him, I want to be a member of it." His life is his best sermon.

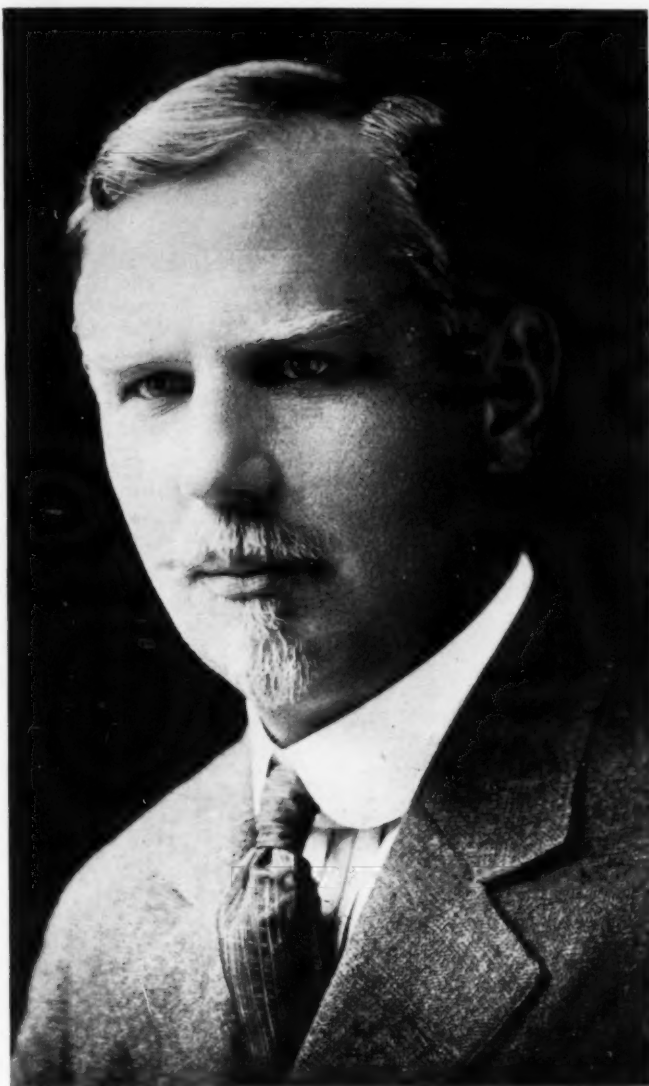
When Coleman was president of the Associated Advertising Clubs of the World, he traveled all over the country and was welcomed everywhere by all kinds of men. "He is the kind of man who can associate with drinkers," said someone out west, "without taking anything himself." Roman Catholics will accept him as gladly as will the members of his own Baptist church. To the Jews he is also known as an understanding friend. Taking St. Paul's advice, he is all things to all men. And yet all the time he is a man of positive convictions, unyielding determination, and pretty much of an autocrat in managing men. His autocracy is so benevolent, so tactful, so human, so delightful, that even other autocrats like it.

When the United States entered the war, Coleman was sent to Europe to visit the warring countries and bring back a report of what the Baptists should do to help. He did the job thoroly. He did not content himself with asking questions. He spent two weeks in the front line trenches as a Y. M. C. A. worker, carrying meals to the fighters, and doing anything else that needed to be done. He went up in an airplane, rode in a side car of a motorcycle over the shell-torn roads of France, visited Lloyd George, loafed with wounded soldiers in hospitals, talked with German prisoners, visited personal friends who were in service—in short, he went everywhere and saw everything, and, when it was possible, did everything he could to learn at first hand what the soldiers were up against.

When he returned to the United States, his talks were demanded all over the nation. People who knew him were sure they could rely upon what he said. Anyone who knows Coleman accepts what he says as true simply because he says it. He is utterly transparent. He will tell the exact truth about himself as freely as he will listen to the truth from the lips of someone else who wants to tell his personal story. His frankness, were it not for the spirit of the man, might to many persons, be embarrassing. He will talk about sex, religion, politics, ethics, handball, food—anything at all, with the same open frankness. To him there are no closed books and no subjects that are taboo.

Down in Washington he is working with the Department of Labor, in charge of the speakers' bureau. His organization sends speakers all over the country to help employers and employes understand each other better. He knows that the next great move is the democratization of industry. For that reason he wants to prepare the way by opening up the minds of both sides so that the change may be made quietly and justly and without warfare. He knows that most business men want to do the right thing by their workers. He wants workers to understand this. On the other hand, he wants to acquaint employers with the desires of labor so that there may be no misunderstanding of motives.

One could write about Coleman for hours. But already too much space has been taken up by the present writer. This



GEORGE W. COLEMAN

impressionistic character sketch will have served its purpose if it acquaints the readers with a lovable personality and with one of the most worth-while citizens of New England. He is serving as an interpreter of the present age to the better age that is to follow. And, what is more important, he is living the clean, wholesome, constructive, neighborly life that makes his life one of the strongest sermons of the times to those who know him best.

### Raymond F. Crist. By LEE SOMERS

**R**AYMOND F. CRIST believes that America should be one hundred per cent American, and is doing a lot to make it so.

Mr. Crist is deputy commissioner of naturalization, U. S. Department of Labor. His organization keeps in close touch with the 17,500,000 foreign-born residents of this country, and no avenue of approach is neglected in the campaign to bring them into full membership in the great American family.

Here is the aim Mr. Crist has set for himself, in his own words:

"I shall not rest content until every foreign-born permanent resident of this country can speak, read and write American English. The Bureau of Naturalization is now sending daily an average number of them to the public schools, equal to over three quarters of a million a year. If the public continues to respond and support their government in this work, we should increase that number by 100 per cent within the next year."

When the troops went abroad, to serve the cause of democ-

racy, in France, agents of the Bureau of Naturalization went with them—to bring into the fold of American citizenship the great army of aliens who waived exemption in the draft in order to do their share in preserving the liberties of their adopted country. More than one hundred and sixty thousand of these foreign-born soldiers are now full-fledged citizens, thanks to the patriotic work of the Bureau of Naturalization and the cordial co-operation of the military authorities.

But Mr. Crist realized that making Americans out of the soldiers was not sufficient. They had families at home—wives, parents, sisters and brothers, who were equally deserving of the attentions of the naturalization officials. Therefore, the bureau began a campaign here to provide American homes for these soldiers when they returned, by instructing their relatives in American manners and customs, and wherever possible aiding the men of the family to take out citizenship papers.

The work of the bureau is conducted entirely thru the public



schools, in which classes are established at all hours of the day and evenings for instructing the foreign-born friends in the English language and in American history and governmental practice. This year there are nearly two thousand



Photo by Harris & Ewing

RAYMOND F. CRIST  
Deputy Commissioner of Naturalization

communities having such schools in the country, and more are being established every week.

A recent development in the naturalization program has been the beginning of a "one hundred per cent" competition in a number of cities—the object being to bring every foreigner into citizenship. Flint, Michigan, was the first city to take up this

campaign, but within a week Sheboygan, Wisconsin, which has a large foreign-born population, had followed suit. The "one hundred per cent" idea is spreading rapidly, and each city which enters the campaign fully intends being first to reach the goal.

Civic organizations of all kinds—factories, clubs of the foreign-born and recreational opportunities—are all enlisted in the drive to bring to the attention of the alien in this country the desirability of becoming a citizen. The movies inform him how he can become an American. During the war, the draft boards did a great deal to promote the success of the Americanization campaign by urging aliens to take out citizenship papers.

Aliens who intend to become American citizens are given every encouragement in the public school classes. Mr. Crist has prepared a text-book, from suggestions submitted by school officials all over the country, and these books are furnished free of charge to the candidate for naturalization.

Women as well as men are urged to come into the classes. "It's no use to naturalize a man if his wife remains an alien," is Mr. Crist's view of his work. "We want to give our new citizens American homes; we want to help their wives to a thorough understanding of American ways of exercising the franchise as well as making the home American."

For that reason the little text-book contains a number of pages that deal with such household problems as dietaries, home hygiene, and the care of children, as well as our government's activities. It is written in an interesting and friendly style, and is designed to show the foreign-born woman how real an interest Uncle Sam takes in her welfare and that of her family.

Mr. Crist's own career affords a striking illustration of the possibilities America offers for success and useful service. He entered the government service at the age of thirteen years, as a messenger boy, but it wasn't his intention to remain a messenger any longer than he could help.

He studied at Columbian (now George Washington) University, and afterward obtained a legal training. Meanwhile he was working his way up in the federal employ.

In 1905 he became commercial agent for the Department of Commerce and Labor, a position he held until 1907, when he was transferred into what was then the Division of Naturalization. In 1913, when the division was expanded to a bureau, he became deputy commissioner, which position he now holds.

It is a busy job, guarding the interests of the hundreds of thousands of alien-born residents who take out applications for citizenship every year, founding classes in public schools to teach them, and cultivating the spirit of Americanism among the hundreds of races and nationalities represented among our foreign-born population, but it evidently agrees with him. One would take him for about thirty-five years of age, but "Who's Who" says forty-seven.



## Where Poppies Bloom

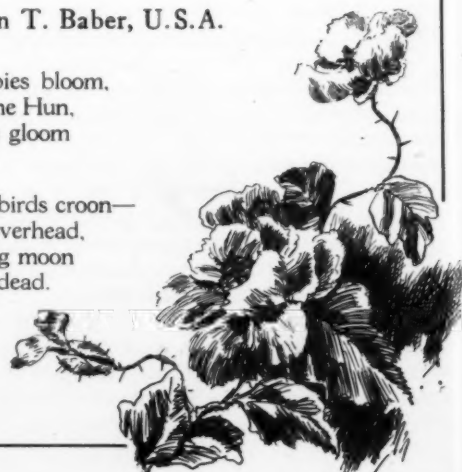
By

Sergeant Julian T. Baber, U.S.A.

IN northern France, where crimson poppies bloom,  
And suffering marks the pathway of the Hun,  
The evening shadows lengthen, and the gloom  
Begins to settle with the fading sun.

Another day has closed—the night birds croon—  
The stars soon find their places overhead,  
And o'er the hilltop looms the rising moon  
To cast its silvery mantle on the dead.

The shell-torn plains are dotted here and there  
With slabs which stand like sentinels apace;  
Atop each martyr's grave, a wooden *croix de guerre*,  
Bestowed by death, to mark his resting place.



# The Toy Makers of the U.S.A.

American Production *versus* Foreign Importation

By ROSS WILLARD



ONE of the greatest things that has come out of the war is the development of American industries and the promotion of American-made goods. It has been ably demonstrated that America has very little necessity for importing foreign-made products. This glorious country of ours is so richly inventive, so prolific in production, that we have only to develop our own resources, promote our own industries, to stand pre-eminently at the head of the League of Nations.

No American industry is making greater strides toward perfecting its product than are the toy-makers of the United States. Keyed up with a belief in their own goods, they are devoting every effort to the end that they may go over the top this year—a year that will be the most critical in the history of American toy-makers. They already have a good start. In 1918 the value of American-made toys was close to thirty million dollars. The future growth of the industry lies to a great extent in the conditions of the export trade. This, as in many other American industries, depends largely upon the future American shipping program, for, after all, our trade with other parts of the world is limited only by the opportunity to get the shipping accommodations. We have the facilities for manufacturing goods for both home and foreign trade. All we need is the carrier.

A trip into the toy world discloses the fact that there are hundreds and hundreds of articles manufactured for providing pleasure—and incidentally instruction—to young America. In fact, there is scarcely a field of human endeavor which is not represented in the field of the child's playthings. The child's world is a miniature man's world. He owns and plays with railroads, steamships, bridges and other marvels of human accomplishment and at the same time learns their uses, and simpler construction principles. Who can tell how their lives are influenced and shaped by the toys they play with? As their future careers, so is their patriotism nurtured by placing in their



THE  
ROLY-AUTO  
BOY  
ON HIS  
ROLY-AUTO

baby fingers toys made in America and familiarizing to their baby eyes the initials "U. S. A." stamped on every toy.

The American toy industry is somewhat of an infant industry in more than one sense. For upwards of half of a century it has been steadily growing, always with the idea of continually adding improvements and variety, until toys may be found ranging from one cent to prices that are prohibitive except for children born to the purple.

Toys bearing the stamp "Made in Germany" were more familiar to the American children of a generation ago than were the products of their own homeland manufacturers. This was the result of the well-known determination of the Germans to conquer the markets of the world. Today there are no German-made toys coming to the U. S. A. To be sure, there was an attempt made to foist some upon the American buying public when the *New Amsterdam* arrived in New York harbor laden with toys purchased before the war and consigned to various firms thruout the states. Perhaps the news of this incident was not country-wide, but in New York it made a stir. The fate of the tea in Revolutionary times would surely have been deserved, but many of the consignees accepted their shipments. One firm, Butler Brothers, turned over their holdings to the government.

The father or mother of today buying toys for the young hopeful is more fastidious in choice than those of a generation and more ago. Young America

has changed in the last few years and now has very definite ideas as to what kind of toys he wants to play with.

The toy departments of the stores are perhaps responsible, in a great measure, for this situation. The boy sees here on display replicas of objects which take an active part in the daily life of mankind. The result is that he wants to possess them, and he asks for them. When Christmas or birthday arrives, it is ten to one that he will become the proud possessor of a train of cars, an aeroplane, or, nowadays, the torpedo boat, the submarine chaser or a battleship. There is for him more to be obtained from a toy of this character than



THE WOODEN DOLLS OF THE A. SCHOENHUT COMPANY GIVE AN AFTERNOON TEA



Photo by Koehne, Chicago

JESSIE McCUTCHEON RALEIGH AND HER DOLLS AT PLAY

mere amusement, for they are generally faithful reproductions of the originals. Given variety enough, the child will choose his own career, will at least show in what direction his interest lies, and what his adaptabilities are. In this age of specialization, the vocational education of the child cannot begin too early. If he shows a bent toward a certain pursuit, he should be encouraged to grow along that line. In this way the home may play as great a part in the education of the child as the school—by providing the child with not only the toys that will prove educative in their influence on his mind, but which will also promote an intelligent and sympathetic direction in their use as toys.

Another way in which the child of today has an advantage over the youth of yesterday is that his toys are manufactured with the intention of making them durable and substantial. Children are, for the most part, naturally destructive—especially if they have at hand articles which are flimsy of construction. It seems to destroy respect for the article and all that it stands for. Give a child something he cannot destroy and his instinct for destruction will be restrained.

Under a little old gnarled apple-tree some years ago, deep hidden in a recess beneath a root, could be found any number

of stick dolls. The maker was a little girl who was well supplied with real store dolls, but being possessed with the creative and imitative instinct, inherent in every child, prompted her to fashion for herself dolls out of such material as came to her hand. While this little girl did not become a renowned maker of artistic dolls, there was the possibility which might have been developed in that line. Her career was taken in another direction, and it was a small printing outfit given her one Christmas, together with an innate love of reading, which undoubtedly determined that her career should lie in the line of the printed word. And now, tho she has wandered far from the apple-tree, she has oftentimes wondered how her little stick dolls have withstood the ravages of time. This, of course, is merely one instance of millions.

The toy-makers of the U. S. A. are face to face with the greatest opportunity of their career. They have the markets of the world practically at their disposal, but to hold those markets they must produce the goods. Patriotic Americans will want to buy American-made goods, and they will make it a point to look for those goods on their shopping tours. Not only do they want American-made

goods, but they must have quality, too, and if the U. S. A. stamped goods come up to their standards, and stand the test

**AMERICAN TOYS**

The pennies spent on little toys  
For Uncle Sam's own girls and boys  
In turn, of course, go back again  
To our own loyal working men  
American—the Workman's Hand  
American—'twas Built and Planned  
American—in Spirit, too  
America's Toy Gift to YOU

Buy in state of Maryland, My Maryland.

**Buy Toys Made in U.S.A.**

Trademark Registered  
**AMERICAN TOYS**  
Copyrighted 1918

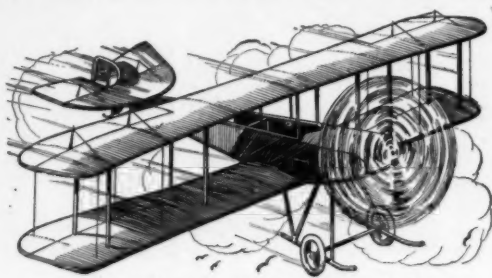


THE PLANT WHICH MADE WINCHENDON, MASSACHUSETTS, "TOY TOWN"—THE HOME OF MORTON E. CONVERSE &amp; SON COMPANY



of comparison with the products of other lands, there is no question as to which they will purchase. Here, then, is where the manufacturer will stand or fall.

It will be a long time before German-made goods will be found on the counters of American stores, but how about the goods made by our allies and friends? The spirit of fair



AN IDEAL AEROPLANE IN ACTION

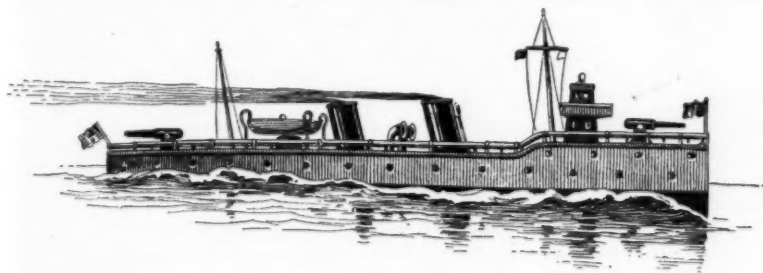
play, inherent in the American people, will decide that they must be given a chance alongside the goods made in America. The very fact that there is competition in making toys should speed up the efforts of the manufacturer to produce the best possible, and thus overcome the prejudice of buyers, who, after all, stand between the manufacturer and the dissemination of his goods. He it is who can study the buying public at first hand, and he it is who can help to educate that public if he will.

The American Defense Society has taken up this work and is lending its efforts wholeheartedly to the end that American-made goods shall have the first opportunity on the market. If there is a concerted appeal from the American buying public for American-made toys, the manufacturer should see that this appeal is met with goods of a workmanship superior, or at least

he must manufacture or produce toys not only of merit, but of lasting qualities. So far, according to the buyer of one of America's largest toy stores, the American toy manufacturer has not competed in quality with the manufacturers in similar lines of other countries. This does not apply to individuals so much as to the general trade, and of course is due to the American-made toy being practically a new institution. There is room for thought here, however, because, once American toy-makers give this their consideration, they will find that the large American buyers and dispensers of first-class toys will buy where they can get quality. So earnest are the endeavors of the Association that there is little doubt that in the next year or two America will be producing better toys than those manufactured in Europe. The demand at this time is not for cheapness, but for quality, so that the manufacturer is not limited to the necessity of producing cheap goods. In the past, toy-makers as a class, or as a line of industry, have not received that recognition that is given to manufacturers in other lines, this being in part due to the lack of organization as well as their efforts being more or less spasmodic. Now that they have organized themselves into an association, with executive offices in the city of New York, it is to be expected that this condition will be overcome and that the toy-makers will take their place in the front rank with other predominant American industrial organizations.

\* \* \* \*

As soon as the young hopeful has reached years numbering three or four, his desires take definite shape, and are usually voiced in no uncertain terms. "A-train-on-a-track" is not the least of these desires. Later on, the track must be materially lengthened, the car equipment augmented. Still later, "the-kind-you-wind-up" is exchanged for an electrically-driven outfit, with stations, tunnels, signals, bridges, turn-tables, arc lights—



*Every play ship put into the hands of an American boy helps us put real ships on the ocean and keep the American merchant marine there. These Ives boats are teaching young America a love of ships and shipping*

equal, to other toys of foreign make. This is the outcome of that spirit of fair play mentioned before. In other words, the American soon tires of being "stung," to use a common expression. He has quite enough to stand in that way from those who deal in the necessities of life which cannot be imported.

At a time when the country is particularly interested in the return of our boys from the battlefields, with particular reference to securing positions for those who have been wounded or crippled, it is an interesting fact that the toy-makers offer a particularly attractive field in this line. Any soldier with mechanical aptitude, after a short course of training, will find the art of toy-making a lucrative field. So much of the work is hand-made that it opens up channels to those who have lost one or both lower limbs. In offering this field to the soldiers, the toy-makers are not doing so with any charitable intent, but merely because they need men and because it offers a self-respecting occupational field for those who, because of wounds, have had to change their vocations.

In connection with the competition between foreign-made and American-made toys, there is one thing that the American manufacturer must take into consideration, and that is, that

in fact, a complete railway system in miniature—for by this time the boy has reached the age when he distinguishes the real from the makeshift; he knows one make of automobile from another by the "cut of its jib," as it were; he has become a connoisseur, and he specifies distinctly just what sort of toy he wants. Such a lad places the mark of his approval on "Ives" railroads, and the discerning parent respects his choice.

For a number of years the "Ives railway lines" have occupied a place of honor at the foot of myriad Christmas trees; have driven tables and "grown-ups" chairs from the center of the living-room, so as to give the whizzing train plenty of room, should it happen to jump the track. And in nine cases out of ten, the entire family is interested in the railway system, even father unbending from his dignity, down to the floor to show son "how to do it."

Ives Toys, however, are not confined to trains, but cover all the phases of the transportation system by land and sea, in fact, until the Ives Manufacturing Company of Bridgeport, Connecticut, conceived the idea of producing honest-to-goodness boats, exact miniatures of their ocean-traveling sisters, there



A LIONEL PULLMAN TRAIN BOUND FOR TOYLAND



C. W. BENNETT  
Arden Manufacturing Corporation



A. F. SCHOENHUT  
Treasurer



H. C. IVES  
President



Copyright, Underwood & Underwood  
F. D. DODGE  
Secretary



HUGO ROSENSTEIN  
Ideal Aeroplane & Supply Company

PROMINENT OFFICERS AND MEMBERS OF THE TOY MANUFACTURERS' ASSOCIATION

had never been a complete toy boat constructed. So well have the minuteness in detail of the larger craft been considered, that in some of the Ives boats there are eighty-five distinct parts."

At a time when one might have supposed the toy industry would have been declared non-essential, the Government awoke to its value as a component and necessary part of American life. In commenting upon the value of "play ships and real ships," Edward N. Hurley, chairman United States Shipping Board, wrote:

"Every American boy for fifty years has played with toy railroad engines—and we Americans excel in railroading. But for many years our boys have had no play ships, except old-fashioned sail boats—and America has had no real ships traveling to foreign countries.

"Now we are building a great merchant marine to win the war, and afterwards, carry our commerce, and serve our nation. We shall have twenty-five million tons of modern steamships. Our merchant marine will need officers, seamen, engineers. The American boy of today can be a ship captain tomorrow. We will make sea life more attractive, comfortable and remunerative than it has been in the past.

"It is time for American boys to play with toy ships that teach them something about our merchant marine. If they have good working models of ships, they will learn what real ships are, and where they go, and how American commerce with other nations is conducted. They will know as much about ships as they do about railroads. They will help us put the Stars and Stripes back on the world's trade routes. Every play ship put in the hands of an American boy helps us put real ships on the ocean and keep the American merchant marine there."

Every toy constructed at the Ives factory is in absolute proportion, thus training the child's eye to proportion. Not only this, it is an especial hobby of Mr. Ives to manufacture only toys with "pep," that is, toys with action, which will teach boys "pep." In addition to designing many of the toys which his company produces, Mr. Ives is treasurer and general manager of the concern, as well as being president of the Toy Manufacturers Association.

Perfection in detail, plus durability in construction has long been recognized as the essential element in toy building. No firm has proven this with more finality than has the Lionel Corporation. J. Lionel Cowen is an absolute believer in the principles of efficiency as applied to toys. The motors used by his company to propel their electric trains are mechanically perfect, and special attention is paid to production of a reversing motor.

In this age of public service, there are many homes that are lighted by electricity. In order that this current, whether it is direct or alternating, may be used for propelling electric trains, the Lionel Corporation has manufactured what is known as the Multi-Volt Transformer. Then, too, these transformers are much cheaper to use than batteries, and they were passed

as being absolutely safe by the National Board of Fire Underwriters.

A trip thru the various toy manufactories of the United States, if it served no other purpose, would convince one that the Toy Manufacturers are unanimous in their decision to make their toys exact reproductions of the public utilities they represent. To this the Lionel Company is no exception. In fact, they go farther than making their locomotives and cars exact reproductions of the larger ones, by building the bodies of steel instead of cast iron, as the highest type of railroad coaches are now constructed. To further enhance the value of their product, all bodies are hand enameled instead of being lithographed, and are not held together with slots and fingers, but are rigidly soldered.

The tracks on which these beautiful steel trains travel so smoothly are constructed on scientific principles, and it is impossible for the trains to derail. Besides constructing trains and locomotives, the Lionel Line consists of electric illuminating switches, lamp posts, semaphores, metal stations, bridges, tunnels, and, in fact, everything necessary to the successful maintenance of a complete railway system. Who knows but what many of our future railroaders will have secured their first lessons in scientific railroading from these complete miniature railroad systems.

J. Lionel Cowen, president of the Lionel Corporation, has long been recognized as a friend of the boys. He started in nineteen years ago to manufacture trains, because he knew that boys would delight to operate them. One of his greatest delights is to take Young America on a tour thru the company's factories in Irvington, New Jersey, and show him how the trains that are now operated by over three hundred thousand American boys are manufactured. Much of the success of the electric train has been due to the efforts of Mr. Cowen, not only from the manufacturing standpoint, but from the sales end, because of the fact that every owner of a Lionel Train feels that J. Lionel Cowen is his personal friend.

Especially illustrative of the growing tendency to have toys embodying educational features is the extent to which the Model Airplane outfits turned out by the Ideal Aeroplane & Supply Company simulate the big machine. In order to be scientifically exact, this progressive concern has obtained the services of an Aeronautical Engineer to design their product with the result that their models not only resemble the man-carrying machine in general proportions and appearance, but they are put together in much the same way as is the real aeroplane and with about the same materials. For this reason a boy who builds an Ideal Model Airplane gets an excellent idea of airplane construction that it would be difficult to acquire otherwise. It is for this reason that many educational institutions have used them in their study work. When to this educational feature is added the fact that the boy can fly his model for eighty to one hundred feet, permitting it to rise from the ground, the extreme excellence of this (Continued on page 130)



# A Southern City of Opportunity

How Waco, Texas, is Magnetizing the Vast Resources of the Lone Star State in a National Factory-getting Campaign—Shifting of Oil Center Makes Waco Profitable and Logical Location for More Industrial Institutions

By EVERETT LLOYD

**T**HE present trend of money, industry and population is indisputably southward and southwestward. Texas being the attraction of this new and unparalleled drift of money and men, with Waco as the exact geographical center and with a vast trade territory to be served, it requires only a slight play of imagination to predict the commercial and industrial importance of this city, say, a year or two hence. The gradual, but certain, shifting of the oil industry from Oklahoma, Wyoming, California, Ohio and West Virginia to Texas, makes Waco's position as one of the greatest manufacturing and distributing points in the Southwest even more secure.

Waco is the first large city in Texas to inaugurate, thru the local Chamber of Commerce and the Young Men's Business League, a nation-wide, factory-getting campaign, with the result that her activities in this direction have already shown wonderful results.

Waco's call for more factories is addressed to the world, to the industrial cities of New England and the North, and is backed up by the proper spirit of local co-operation and support, all of which makes for permanency and success. Here the investor, factory builder and industrial developer will be met on a reciprocal basis by the liveliest and most progressive citizens of a city that is far-famed for its hospitality and unselfishness. To these men, who are the real builders of Waco and the leaders in its affairs, the town is indebted for its enviable position as the "Hub of Texas."

Other Texas cities have their proper and legitimate claims, 'tis true, but while they are taking advantage of temporary conditions arising from recent oil discoveries, Waco is projecting her plans along permanent lines and thru more substantial channels. It is doing this in addition to feeling the effects of the great oil momentum, as the hotel lobbies and numerous oil exchanges accurately indicate. Being in the center of a proven oil territory, with substantial production of high-grade oil for fifteen years, Waco is preparing to develop its own resources in this direction as well as adhering to its program of constructive and industrial advancement.

## HIGH SPOTS OF WACO

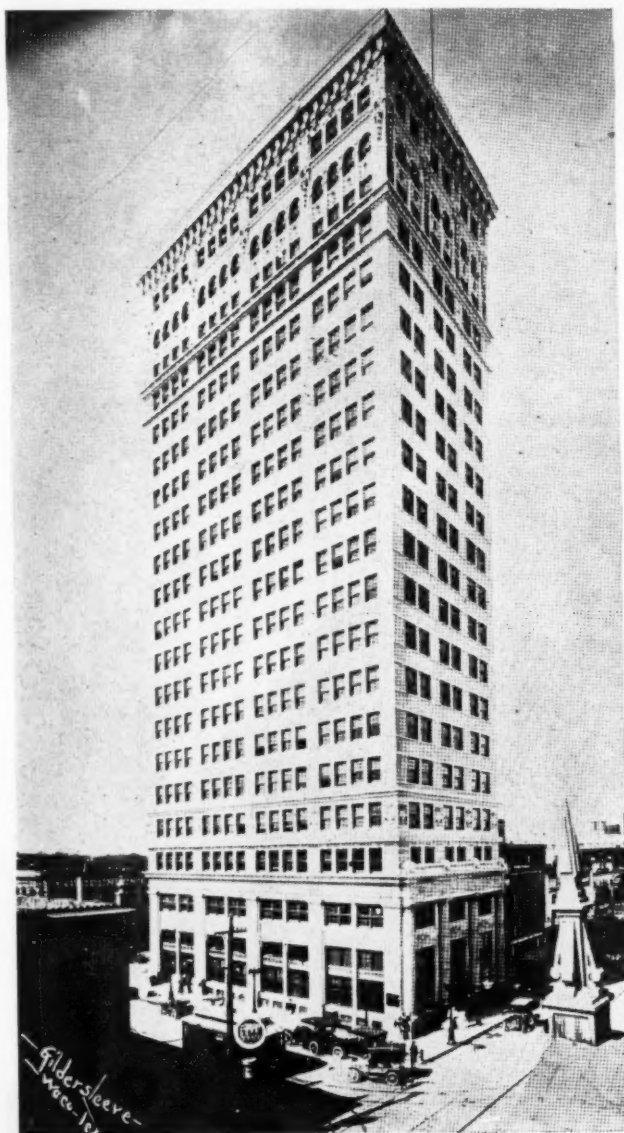
Waco's desire to be the industrial center of Texas is based on certain economic and geographical facts which operate in its favor. Any point in the state of Texas, with the exception of El Paso, can be reached overnight from Waco, thus providing direct connection with water transportation at Galveston as well as close communication with all points in north and east Texas and the oil fields in the western part of the state. These facts cannot be said to apply to any other Texas city.

For many years Waco has been the educational center of Texas, Baylor University, its chief institution, rivaling the State University in all essentials.

Waco wholesale houses have long maintained the lead in the distribution of hardware, groceries, drugs, chemicals, leather goods and harness, and the success of these firms accentuates the need of factories able to serve the same territory with other necessary products. The market is near at hand. Waco has several firms doing an international export business, and within a radius of less than one hundred miles nearly three million people reside, or more than two-thirds of the state's population. Waco's trade territory is unsurpassed in purchasing power and possibilities. It is one of the principal inland cotton markets of Texas and within a short while will have one of the largest cotton mills in Texas. This is a new enterprise recently put thru by the Waco Chamber of Commerce. The town already has a large tent and awning factory doing a nation-wide

business. Waco needs and would encourage other industries, including knitting and hosiery mill, macaroni factory, cereal mill, soap factory and oil refineries.

The development of the Hamilton County and Commanche County oil fields near Waco will mean the shifting of the oil industry to that city, the building of pipe lines and refineries. Waco is the nearest large city to these new fields and will be the principal beneficiary of their development—a development that promises to equal the Ranger and Burkburnett fields. Then, too, Waco has a proven oil field nearer at home in what is



THE FIRST GLIMPSE OF WACO

The Amicable Life Building, twenty-two stories of steel, granite and brick, built by Artemas R. Roberts as the home office of the Amicable Insurance Company. Architecturally, it is the most beautiful and modern structure in Texas, as well as the tallest; and while lumber is plentiful in the South nothing but fire-proof material was used in this building. One of the many benefits to the building's tenants is the low rate of insurance

known as the South Bosque fields, a few miles south of the city. During the next ninety days a number of deep-test wells will be drilled. The South Bosque field has been producing high-grade oil from shallow wells for fifteen years. Expert oil operators



contend that Waco gives every promise of becoming the center of this new and growing industry. So, little argument is necessary to show the need and possibilities for factories and distributing houses. Logically, as well as because of its central location, Waco should be the largest city in Texas; and with men of the type of W. V. Crawford, J. M. Penland, H. D. Driscoll, W. T. Wheeler, Tom Bush and others working toward this end, Waco is destined to rank among the first cities of Texas within a short while.

The success of some of Waco's institutions—notably the Texas Cotton Palace—is an illustration of what the city is capable of doing in other than purely commercial lines. The Cotton Palace Association is only ten years old and is owned and operated by the citizens of Waco. In attendance, livestock, agricultural and educational exhibits it equals the largest state fairs in the Union. The attendance last year was more than half a million and the exposition was one of the few to be able to operate despite war conditions.



ARTEMAS R. ROBERTS  
President of the Amicable Life Insurance Company

The Texas Cotton Palace enjoys the advantage of having a down-town park and coliseum, with a capacity of ten thousand people. The publicity director of the exposition, W. V. Crawford, is the liveliest wire and most resourceful and useful citizen of Waco, altho a youngster barely turned thirty. He is a business man, a publicity expert, and the official toastmaster and utility orator of the town. He is the type of unselfish and public-spirited citizen, who put Waco "over the top" in all the war

drives, much to the embarrassment of some of the local tight-wads; and now that the war is over, he is scouting for more big business for Waco than usual. Waco has another constructive leader in J. M. Penland, president of the Waco Drug



HON. EDWARD McCULLOUGH, MAYOR OF WACO

Company, who is an active worker with the two commercial organizations of the town, and is responsible for several new business firms for Waco, including a large wholesale dry goods house.

#### WACO THE COLD STORAGE CENTER OF TEXAS

Because of the water, light, power, cold storage and refrigerating facilities, Waco was chosen by the United States government for the location of Camp MacArthur, one of the largest military camps built at the time of our entry into the great war. Thru the efforts of J. Albert Greene and associates, Waco has jumped to first place among Southern cities as the cold storage and refrigerating center, thus affording a badly-needed service to large eastern and Pacific Coast shippers, packers and produce dealers. The Geyser Ice Company, of which Mr. Greene is general manager, is a Texas corporation and was recently remodelled to the extent of becoming the largest cold storage and ice-making institution south of Chicago, with several thousand tons capacity. On account of Waco's central location, Mr. Greene sees possibilities for the cold storage and refrigerating industry, and his Waco plant will be able to meet all the requirements of large national shippers and fruit buyers.

Waco is not a one-man nor a one-firm town, and in her great commercial awakening she is fortunate in having a liberal-minded and successful business man at the head of the city government. Mayor Edward McCullough has already initiated several large projects for his town which will be completed during his administration, among them being a new city hall,



J. M. PENLAND  
Waco's perpetual booster and organizer

a municipal abattoir and market house. Mayor McCullough is a member of a distinguished Texas family and was probably the most surprised man in Waco when the citizens of the town petitioned him to stand as a candidate for Mayor. He made the race as a business man and on a business platform, winning hands down. He has ambitions to make Waco the most desirable residence city in Texas, as well as the industrial center of the state.

#### WACO'S CONSTRUCTIVE GENIUS

As the visitor approaches Waco, the first glimpse he gets of the city is the towering and graceful outlines of the Amicable Building. This beautiful structure was built by Artemas R. Roberts, whose name is

inseparably linked with the insurance profession as well as the progress and permanent development of his home city.

Less than twelve years ago Artemas R. Roberts was a man of slender means, working for a modest salary and chiefly known as an expert actuary—but with ability as an organizer and manager of men. He was a plodder and a plugger, sober, systematic and with a genius for mathematics. For a quarter of a century Mr. Roberts had made a study of insurance, and when he resigned a general agency to organize a company of his own, he brought with him a most profound knowledge of insurance. No other insurance man, at least in the Southwest, approaches Mr. Roberts in his knowledge of insurance or in execution of business ideals and methods.

The facts that Mr. Roberts was born in Missouri fifty-four years ago, was a victim of infantile paralysis when twenty months old and crippled for life, was later deprived of his father, came to Texas and graduated from the Alvarado Masonic Institute and the Sam Houston Normal, became a school teacher and later the biggest business producer of the Mutual Life Insurance Company of New York, might also have been true of many hundreds of other boys who emigrated to Texas from the far-famed Missouri Valley—noted for big men and big mules.

Some of these facts, as well as the fact that during a period of twenty months (just before the organization of the Amicable) Mr. Roberts produced more than ten million dollars business for the company which he represented in Texas. This record probably still stands for business produced in the same length of time by any insurance man anywhere. But the real story concerning Artemas Roberts has not been told so often—and that is, that the Amicable Life Insurance Company and the Amicable Building represent the greatest individual financial achievement in the South; and as an illustration of an economically-managed institution the Amicable is probably without a parallel. Tho still a cripple, as the result of infantile paralysis,

and being compelled to walk with a cane and crutch, Mr. Roberts does the work of three offices—the most difficult work in connection with insurance—and in this connection his efforts have resulted in saving thousands of dollars to stockholders.

#### THE Y. M. B. L. OF WACO

A business organization unique in its history, methods and growth is one of the distinctions of Waco—the Young Men's Business League, which this spring is celebrating its tenth birthday—is so famed thruout Texas and the South for its aims and achievements that it is the pattern after which dozens of aspiring "Y. M. B. L.'s" have sprung into being in other towns of the Lone Star State. Starting from the conference of a few young business men around a table one night, with the avowed intention of putting Waco into "the city class," the Y. M. B. L. of Waco is rounding out its first decade with upwards of two thousand loyal members and a list of accomplishments for its home city that would astound the average sedate Chamber of Commerce or Business Men's Club. One of the charms of the Y. M. B. L. is the utter lack of dignity with which its members—the substantial, successful and most prominent young business men of the city—will throw their entire energies into any worthy undertaking, whether it be merely the locating of a pickle factory in Waco or the sale of a few million dollars of Liberty bonds. And then, too, the League, with its long catalog of undertakings has not to its discredit a single failure in these ten years.

The Y. M. B. L. brought the interurban railway to Waco; it managed the Liberty Bond campaigns; it "put over" a million-dollar good roads system for McLennan County; it equipped the battleship *Texas* with an eight-thousand-dollar set of silverplate after several other organizations and the Governor of Texas had given up the project as lost; it built the magnificent "white way" lighting system on the down-town streets of the city; it added a much-needed story to the Y. M. C. A. building; it backed the Texas Cotton Palace annual exposition in Waco until that famed organization had gained its financial feet; it runs trade excursions out of Waco to a hundred towns every year; it will manage a "style show" for the merchants, a circus for the Cotton Palace, a dairy exhibit, a symphony orchestra or a pig club with the same cheerful serenity and with invariable success.

To list the things the Y. M. B. L. has done for Waco would be almost to catalog all the big things that have been accomplished there within the past decade. The organization is managed by twenty-five officers and directors who meet every Tuesday night. It is a tradition in Waco that neither fire, flood, nor famine can keep the Y. M. B. L. directors from meeting every Tuesday night in the year. Any citizen of Waco who has something for the good of Waco on his mind is privileged to go before the Y. M. B. L. and state his case, and if the Y. M. B. L. takes up



W. V. CRAWFORD  
Director of Publicity, Waco Cotton Palace



THE C. M. TRAUTSCHOLD COMPANY FACTORY  
Fifteenth and Franklin Streets



BEHRENS DRUG COMPANY BUILDING  
Fourth and Mary Streets



WACO DRUG COMPANY BUILDING  
Fifth and Mary Streets

his cause, he may go home and rest in peace, for the thing, whatever it is, is as good as done.

Waco was one of the first cities of the country to recognize the economic loss from two competing local telephone systems. In 1914 business organizations of the city took the initiative in ridding the citizens of two monthly telephone bills, the result being a consolidation of the two telephone companies in 1916. The consolidated system, a local company, serves all the city and most of the county area surrounding with connections to all long-distance lines entering the city. One effect of the consolidation was the erection of a splendid and most modern new fireproof telephone building, with excellent accommodations for the welfare and safety of the several hundred employees.

The one hundred and eighty young women operators have the use of large, comfortable rest rooms; they may obtain their meals at a sanitary cafe operated by the company within the building; a cool roof garden, with growing vines and shrubbery, is at their disposal all the year. The Waco telephone building is said to be the most completely equipped and the most modern of its size in all the Southwest. The telephone company is progressive and thoroly "in tune" with the business and social activities of the city, and is looked upon as a successful "made in Waco" enterprise, satisfactorily supplying service to a growing and progressive city.

#### WACO'S POSSIBILITIES AS AN OIL CENTER—THE SOUTH BOSQUE FIELDS

The pioneer developers of the Waco oil fields, located at South Bosque, eleven miles west of the city of Waco, was the South Bosque Petroleum Company, organized and conducted by F. F. Kendall and associates. This company has had a substantial production of paraffin base oil for fourteen years,

and with the location of Camp MacArthur at Waco, this oil was used by the government on account of its high quality. The success of the South Bosque Petroleum Company has led to investigation and development by other companies, until now Waco's claim as a proven oil center is certain. Like the other Texas oil fields, local people were the last to become interested, and the history of the Bosque fields will probably be similar to others—outside investors being the first to see the possibilities of development.

The South Bosque Petroleum Company has ten producing wells, one of which has been a paying producer for fourteen consecutive years, the others being more recent wells. This



MAMMOTH STORAGE WELL OF THE SOUTH BOSQUE PETROLEUM COMPANY NEAR WACO  
This is the highest-grade oil produced in Texas

company has fifteen hundred acres leased and will continue drilling operations until fifty wells are brought in. With the completion of the necessary wells a refinery will be built to utilize the output. As showing the quality of this oil, it might be stated that it analyzes forty per cent

gasoline, thirty per cent kerosene, and thirty per cent fuel oil.

The wells of the South Bosque field are of shallow depth, seldom exceeding 460 feet, and can be drilled at a small cost. In this connection the company has an advantage over the Ranger and Burkburnett fields, where drilling is an expensive and sometimes doubtful proposition.

From the standpoint of safety of investment in the Texas oil fields, the South Bosque fields unquestionably offer the least element of risk, as a failure or "dry hole" is unknown.

Waco people formerly owned the properties now controlled by the South Bosque Petroleum Company, but had allowed the production to dwindle to an almost negligible quantity. The original company was known as the Waco Oil Company, but when purchased by F. F. Kendall and associates was incorporated for \$100,000 and called (Continued on page 143)



STORAGE TANKS AT THE SOUTH BOSQUE OIL FIELDS



# Saving Your Brains

## The Story of a Machine that Thinks for You

By WILLIAM EDWARD ROSS

**N**O matter how efficient we are, the thought frequently comes to us, "Am I sure that is right?" We may know that it is, feel absolutely sure of ourselves, but doubt has a sneaking way of slinking thru the doors of our minds, lodging its poisonous suspicions there, so that, in the end, to prove to ourselves that we are correct, we *prove our work*. This instance occurs not once, but hundreds of times in the course of a year, and sooner or later, we all experience the feeling.

Proving your work is good practice, but highly expensive in these days of keen competitive conditions. No matter how sure we may be of ourselves, we all at times experience a doubt of the infallibility of the human equation, even when that human equation happens to be ourselves. That this is so is natural, the reason being that we take pride in being right, and because mistakes are so costly that we cannot afford to make many of them.

America is the home of invention. So prolific has she been that the major number of the greatest, the most useful inventions the world has known proclaim her Mother. Not the least of these offsprings has been a machine with "brains," a figuring machine which saves the necessity of proving your work to insure the correctness of results, because it is so highly perfected that it reduces the chances for error to a minus quantity.

Nestling in the environs of the Oranges, a beautiful section of New Jersey, is a plant as modern and scientifically perfect as may be constructed, where may be found a little machine in process of manufacture, small enough to be carried from office to office, and large enough in brain capacity to save eighty-five thousand dollars in one year in the offices of the Tax Department of one of the foremost business states of the Union, which department enjoys the privilege of its services. The plant is the home of the Monroe Calculating Machine, which machine not only subtracts, but multiplies, divides and adds as easily as other machines I have seen perform addition.

This may seem like a more or less uninteresting statement in these days of mechanical perfection, but it has a most important bearing on the efficiency of the present day. Without this "brainy" little machine, and other mechanical inventions of the age, we would not now be conducting business on the enormous scale with which we are all so familiar, but be back in the days of not very long ago, when the head bookkeeper earned hardly more than thirty dollars a month, had to carry his work home to get it completed, and was continually existing in a state of fear and trembling, because he *did not know* when some inaccuracy would creep out that would cause him to lose his month's salary and his livelihood. We are living in

an age of speed, truly, but a much safer one than when even the tortoise outdistanced us in some things.

Frank Stephen Baldwin, inventor of the Monroe Calculating Machine, commenced his mechanical inventions prior to the Civil War, but it was only at the commencement of the late World War that the world-wide possibilities of this machine were recognized, and its place in the "Business Sun" assured.

Fiction is full of strange situations and events, the product of the imagination of man. Commercial history is full of much stranger events, the product, also, of man's imagination. This being so, we find that the reason why fiction is so popular a form of reading is because it parallels fact, tho fact is often the more unbelievable. The greatest epic that can be penned is

the epic of American inventiveness, and no product has a greater or more interesting story than has this little twenty-six-pound machine.

The vicissitudes of the inventor of the Monroe Calculating Machine were many, and it was not until 1911 that his fortunes changed, for it was during that year that he first met Jay Randolph Monroe. Altho Mr. Monroe was associated with the Western Electric Company at the time it was fortunate for the inventor that the latter's inclination tended toward mechanics. Mr. Monroe instantly recognized the value of a calculating machine *that would calculate*, and, convinced of the value of Mr. Baldwin's machine, he formed a partnership with the inventor which resulted in the designing and perfecting of the machine that is now recognized everywhere as being the only perfect calculating machine on the market—the Monroe Calculating Machine.

Mr. Monroe immediately organized the company which bears his name, and work was started at the present location

with three drill presses and a single lathe, the total value of the machinery at that time being about five hundred dollars. The manufacturing space comprised a part of one floor in the old section of their present quarters. Since that time, however, the Company has made tremendous strides, attaining as much in five years as many concerns in a similar line attained in twenty.

The point most aptly descriptive of the place of the Monroe in modern accountancy and office work is that it is *the straight line from problem to result*, and is an ironclad guarantee of absolute accuracy.

Many so-called calculating and adding machines require the services of skilled operators to obtain results. Weeks, yes months, of special training are necessary before proficiency in operation is secured. Not so with the Monroe. Anyone can take this little machine and with a few moments of practice and application, apply it successfully to the most compli-



PRESIDENT JAY RANDOLPH MONROE

cated figure work. The range of application is very wide indeed; in fact, covers the entire field of figures and intricate formulae. It seems almost uncanny to see the way it juggles those figures and then quickly turns up a positive proof of accuracy on the recording dials right before one's eyes.

To get an idea of how versatile this little "brain box" is, I learned that it had been selected by the Government in computing the points necessary to range-finding at the various artillery fields during the time our artillerists were being trained. The reason that it was chosen for this important work—and so far as I know it was the first time a calculating machine was ever accorded such an honor—was because of the speed in arriving at the results, as well as its absolute reliability. When an artilleryman has his big gun trained to hit a certain spot, he's got to know that range to a nicety before he lets go, and it was on this important job of figuring out the

proving the service to the customer and tabulating a record of any weak points in that service. The result was inspiring. Not a serious complaint or criticism was received, and at this time the company does not know of a single dissatisfied user.

I sat in the office of one of the officers of the company until ten o'clock one night watching him demonstrate the varied accomplishments of the little machine, and, as I saw operation after operation—operations ranging from simple addition to cube root—accurately and successfully performed, I marvelled that a thing of steel, simple, not intricate, could so take on the attributes of the human mind, while eliminating its errors.

Simplicity of operation and simplicity of construction, combined with multiplicity of effort make the Monroe a saver of human effort as well as an eliminator of human errors. It has proven its ability to save not only costly clerical help, but the time of employees as well, thus leaving them free for other work and increasing the efficiency of the office where the machine with "brains" is employed.

Undoubtedly an asset to modern commercialism, its commercial side is of less importance in this article than its home life. In a factory where mathematics predominate one would not be surprised if much that is human were missing. In the home of the Monroe, however, the efficiency is dominant, the human element is uppermost, and this is directly traceable to the pull-together, I-believe-in-you-and-my-work spirit that makes for co-operation in its highest form. That this is so, is directly due to the policy of President Jay R. Monroe.

Jay Randolph Monroe was born in South Haven, Michigan, January 6, 1883. His father, of Scotch decent, was a Michigan banker. The son received a thoro classical education in the John B. Stetson University, Florida, and Kalamazoo College, Michigan, and was graduated, LL.B., at the University of Michigan in 1906. He began his business career in the employ of the Western Electric Company of Chicago, in 1906, and in 1910 he was transferred to the New York office, in its legal department, where he remained until 1912 when he organized the company now bearing his name, and started manufacturing calculating machines.

The Monroe Calculating Machine Company has developed into a business amounting to several million dollars annually



GENERAL VIEW OF TOOL DEPARTMENT

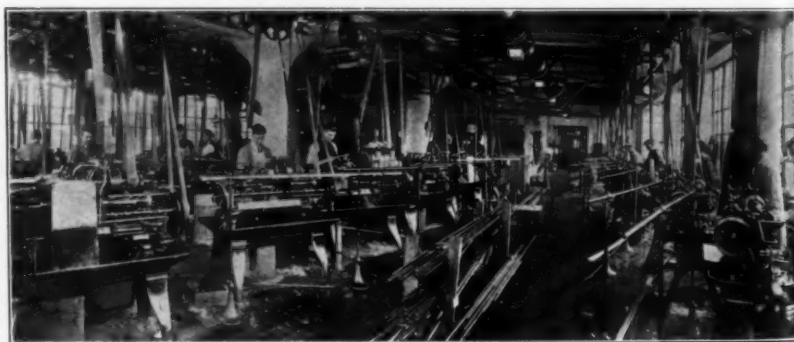
ranges that the Monroe was used at several of the Government's proving grounds.

Altho young in years of service, fundamentally the Monroe is practically the oldest calculating machine on the market. The original machine invented was the first successful calculator to be put out, and the Monroe is the culmination of all the added perfections, as well as the elimination of all the imperfections of all calculating patents since the Civil War. Many of the machines manufactured in Europe are the direct offspring of Mr. Baldwin's original machine, so that it is safe to say that the leading calculating machines of the world are of Monroe origin.

When you and I went to school and wanted to find the difference between six and two, we were told to subtract two from six, which gave us the difference of four. We were not told by the teacher to use some roundabout method such as the adding of the complement to secure the proper answer. Naturally, we were taught that the quickest way to get the result, which is the basis of the Monroe way, was to perform the operation direct. The Monroe pursues the same course in computing a problem as we would do were we using pencil and paper, and it is this simplicity in principle that has made it so practical and universally useful.

One of the greatest drawbacks to the old style method of calculating by pencil and paper, not taking into consideration the errors that were likely to result, was the drudgery. Since the advent of a machine with "brains" enough to do this detailed figuring, man has his valuable brain energy left for the essential things. Under the old style methods, an employe went home so tired that he couldn't sleep. In fact, he was so tired during the day that he didn't have the time to improve his work, or develop in a way that improved the business. The calculating machine, by relieving this condition, has not only left an employe time to improve, but has been of direct benefit to his physical fitness.

The big idea of the Monroe Company is not so much in selling a machine, but selling the service that machine will perform. At one time in its history, it sent out over four thousand letters to customers asking for criticisms, with the end in view of im-



VIEW OF AUTOMATIC SCREW MACHINE DEPARTMENT

and upwards of five hundred men are employed at the company's plant at Orange, on the original site of the first location of the company. Besides maintaining its home organization, the Monroe Company maintains over sixty offices in the United States, as well as many foreign agencies in leading cities of the world.

While Mr. Monroe's commercial rise is remarkable, it is his ability to organize, to surround himself with the right kind of associates that particularly emphasizes his fitness to lead. Mr. Monroe is just a little bit different from any other executive I ever met. It is his policy to make the men under him feel that they are as big as he is, providing they give the best they have. This spirit of belief in his associates has resulted in the Monroe plant becoming imbued with the Monroe spirit. The intangible is always hard to define. The Monroe spirit, however, may be described as being a spirit of faith—faith in the



organization, faith in the product, faith in each other, and faith in the ultimate success of all well directed effort.

The United States is a country of sudden achievements. We are getting used to them. However, when one senses the teamwork, the pull-together spirit of everyone employed at the Monroe plant, it can be instantly understood why these sudden rises happen.

Jay Randolph Monroe is thoroly democratic because he believes in his fellowman. His leadership is unconscious. In fact, he spurs, rather than leads. Many a prominent business man, and many a coming business has been marred by failure to secure the right kind of men to further its interests. In this particular instance, Mr. Monroe has been exceptionally fortunate. In picking his men he has counted more on willingness than knowledge of the line; on loyalty, rather than experience. Many of the men directing his departments had no previous experience in the mechanical field, but were rather men chosen because of their sympathies, their general executive ability.

In the course of a year's work devoted to interviewing and writing about men, one learns to respect the truism that no

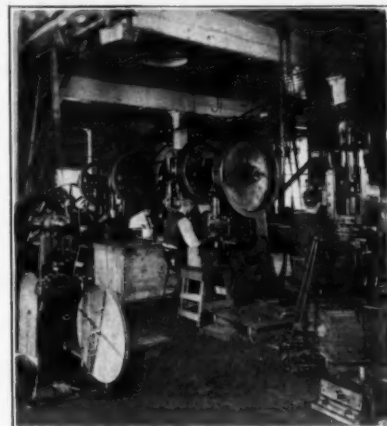
if necessary. I make it a point to encourage this angle, boost it along, especially in our sales department, where the men work on a commission basis. This get-together spirit has been firmly established thru the medium of our house organs, as well as personal contact."

The Monroe organization does not limit a man in any way. He is permitted to do a job in his own way as long as it is reasonable. Tho Mr. Monroe or some of the other officers may see a better way, they are perfectly willing that every man in the organization follow his own way, because—and here is the basis of the Monroe spirit—it means a lot to a man to know that those in authority have confidence

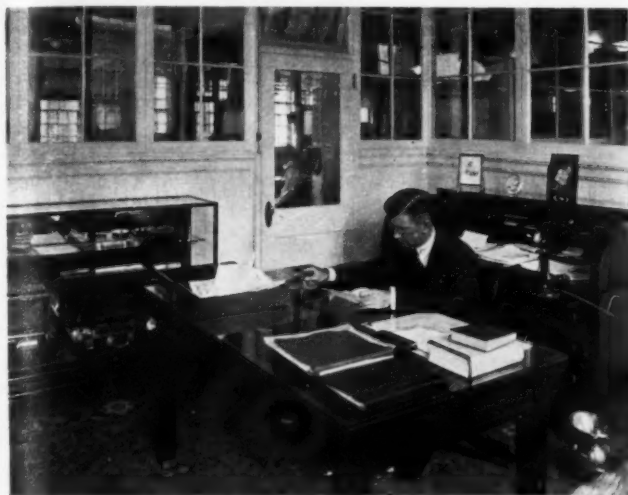
enough in him to permit him to handle a proposition as he thinks best. This phase of the Monroe spirit applies not only to the little things that come along, but to the big things as well. Many a firm makes a mistake of having a firm member handle the big things, with the result that the ambition which should be fostered in an employe is killed.

It is the policy of the Monroe Company to promote the men in their employ rather than to take on outside talent. This policy creates a spirit of loyalty within the ranks. Everyone helps the man promoted to make good. The policy of the company expressed in few words is the policy of the square deal. No man is discharged for personal reasons. Every individual case is given a thoro hearing. So desirous is the company of maintaining its organization intact, that after a man has been employed, he can assume he is permanent, provided he has anything to offer at all. In other words, if a man does not fit in one place, he is transferred to another department, and in this way, many of the best men of the company have been developed. The men know this, know if they don't fit in one place, they will be given a chance in another, know when they have been taken on the payroll they will be given every opportunity to fit in somewhere.

This, in brief, is the essence of the policy that the employes



WORKING ON MONROE PARTS  
Punch Press Department



PRESIDENT MONROE AT WORK  
In case on left the original models of his calculating machine are displayed

two men are alike. This fact is driven home three hundred and sixty-five days of the year. The enthusiasm of the man with whom you talk marks the ratio of success your interview attains. Mr. Monroe is one of the most interesting men with whom I have ever had the pleasure of talking, the reason being that he is enthusiastic about his work. When I asked him the leading question, "How did you formulate the Monroe spirit?"—his answer was quickly given, and to the point: "I tried, and still try to put myself in the other fellow's shoes."

"When I put a job to a man," he continued, "I give him my ideas, then put the working out of the details directly up to him. He it is who is absolutely responsible for the success or failure of the work assigned to him."

"It is one of our rules that the line of authority be distinct. Every employe knows what his duties are, to whom he is responsible, what is expected of him. We make it a point to recognize endeavor, good work, not only with spoken encouragement, but by concrete addition in the shape of remuneration. The result has been that we have a satisfied organization."

"One of the most satisfying things to me is that our men work together, and by working together, they help themselves individually that much more. Tho a man's duties are distinctly defined, he must help others, another department,



THE HOME OF THE MONROE

of the company have affectionately termed "The Monroe Spirit." The spirit, the results, the harmony that characterizes the workings of the Monroe organizations, is typically an example of the impression President (Continued on page 139)



# United States Commissioner General of Immigration Hon. Anthony Caminetti Tells Why He Uses Nuxated Iron

**To Create Red Blood, Strength and  
Endurance—Despite His 64 Years  
He Is Today More Active  
and Alert Than Many  
a Younger Man**

**Former Health Commissioner Wm. R. Kerr,  
of Chicago, Says He Believes Nuxated  
Iron Should Be Prescribed By Every  
Physician and Used in Every  
Hospital in This Country**

Despite his sixty-four years and a life which calls him to all parts of the country in all climates and all seasons, United States Commissioner of Immigration, Hon. Anthony Caminetti, is today more active and alert than many a younger man would be in meeting the strain of his official duties.

In keeping up his robust constitution and tireless energy, Commissioner Caminetti has had recourse to Nuxated Iron as a tonic, strength and blood builder. He says: "In the heat of summer, and the rigor of winter and the debilitating weeks of spring time, I have used Nuxated Iron with unvarying success and satisfaction. After weeks of busiest confinement to office duties, I find in Nuxated Iron the true tonic qualities which help bring one's physical being to that state of fitness which is the desire of every healthy-minded man or woman. Nuxated Iron I commend to whoever feels the need of a tonic restorative for debilitation, exhaustion, and overwork."

In commenting upon this, Dr. James Francis Sullivan, formerly Physician of Bellevue Hospital (Outdoor Department), New York, and the Westchester County Hospital, says: "A man of the prominence of Commissioner Caminetti does a great good, in my opinion, by coming out and telling the people about Nuxated Iron. I know of no better preparation to enrich and fortify the blood against the thousands of disease germs which must prevail in so many of the places visited by a man looking after the thousands of immigrants from every land who come to our shores. Many a man or woman goes thru life only half living up to their possibilities simply because they do not realize that their weakness and lassitude may be simply due to a lack of sufficient iron in the blood. They need a strength and blood builder, but do not know what to take, and as a consequence they often do themselves a great injury by resorting to stimulants, narcotic drugs and worthless medicinal preparations, while others take some form of metallic iron which, in my opinion, should no longer be generally used, owing to its great lia-

bility to injure the teeth and stomach."

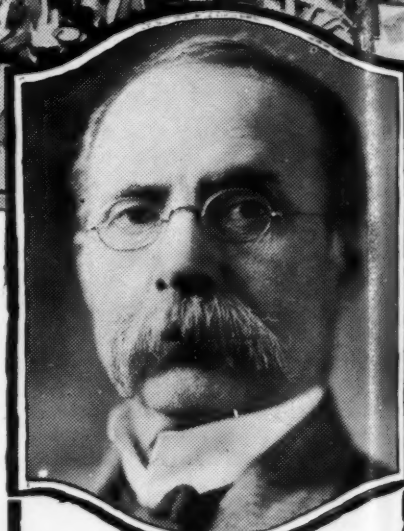
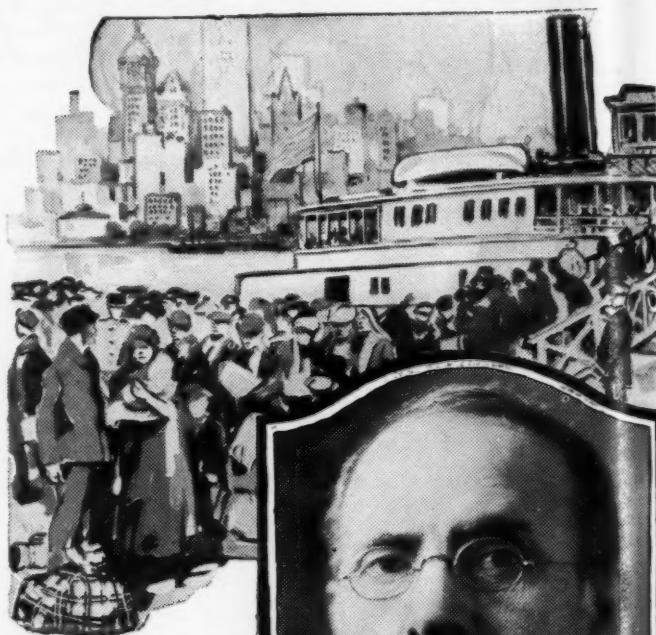
Dr. George H. Baker, formerly Physician and Surgeon Monmouth Memorial Hospital of New Jersey, says: "I have found nothing in my experience so effective for helping to make strong, healthy, red-blooded men and women as Nuxated Iron. From a careful examination of the formula and my own tests of Nuxated Iron, I feel convinced that it is a preparation which any physician can take himself or prescribe for his patients with the utmost confidence of obtaining highly beneficial and satisfactory results."

For want of iron you may be an old man at thirty, dull of intellect, poor in memory, nervous, irritable, and all "run-down," while at fifty or sixty, with plenty of iron in your blood, you may still be young in feeling, full of life, your whole being brimming over with vim and energy.

As proof of this, take the case of Former United States Senator and Vice-Presidential nominee Charles A. Towne, who at past fifty-eight is still a veritable mountain of tireless energy; Senator Towne says: "I have found Nuxated Iron of the greatest benefit as a tonic and regulative. Henceforth, I shall not be without it. I am in a position to testify for the benefit of others to the remarkable and immediate helpfulness of this remedy, and I unhesitatingly recommend Nuxated Iron to all who feel the need of renewed energy and the regularity of bodily functions."

Then there is Former Health Commissioner William R. Kerr, of Chicago, who is past the three score year mark, but still vigorous, active, full of life, vim, and energy. Former Health Commissioner Kerr says he believes his own personal activity today is largely due to this use of Nuxated Iron, and that he believes it ought to be prescribed by every physician and used in every hospital in the country.

If you are not strong or well, you owe it



**HON. ANTHONY CAMINETTI**  
United States Commissioner of Immigration  
**WHO HE IS**

Born Jackson, California, July 30, 1854. Admitted to the California Bar 1877—District Attorney. Member of the California Assembly 25th, 32nd and 33rd Session. State Senate 27th and 28th Sessions. Member Congress 1891-5. Presidential Elector on Cleveland ticket, 1888. Delegate to the Democratic National Convention 1896; received vote of his party for U. S. Senator (15th ballot) at 33rd Session California Legislature 1899. Made Commissioner General of Immigration by appointment of President Wilson. Author of the law known as the Caminetti Law, passed by Congress 1893, under which hydraulic mining was resumed in California, and Chairman of the California Commission for the revision and reform of the law.

to yourself to make the following test: See how long you can work without becoming tired. Next take two five-grain tablets of ordinary Nuxated Iron three times per day after meals for two weeks. Then test your strength again and see how much you have gained.

**MANUFACTURERS' NOTE:** Nuxated Iron which has been used by Commissioner Caminetti and others with such surprising results and is prescribed and recommended above by Dr. Baker, is not a secret remedy, but one which is well known to druggists everywhere. Unlike the older inorganic iron products, it is easily assimilated and does not injure the teeth, make them black, nor upset the stomach. The manufacturers guarantee successful and entirely satisfactory results to every purchaser or they will refund your money. It is dispensed by all good druggists.



Buy  
an  
Income  
Month  
by  
Month

## After War Prosperity

An era of great prosperity is at hand. Freer credit conditions and stabilizing of taxation should usher in a period of wonderful business for many corporations.

### Cheap Stocks 8% and more

The stocks of many of these already prosperous companies are selling at attractive prices on the Stock Exchanges. Yields of 8% and more with excellent possibilities of considerable appreciation in value may be obtained.

### The Ten Payment Plan

May be utilized to purchase 5, 10 or more shares of income paying stocks which may be paid for in easy installments and sold at any time. All dividends credited as paid.

Send for booklet T-3, "The Ten Payment Plan" and list of stocks now benefiting by prosperity.

## E. M. Fuller & Co.

Members of  
Consolidated Stock Exchange  
of New York

50 Broad Street, New York

## Better Than Pills For Liver Ills.

NR Tablets tone and strengthen organs of digestion and elimination, improve appetite, stop sick headaches, relieve biliousness, correct constipation. They act promptly, pleasantly, mildly, yet thoroughly.

NR Tonight, Tomorrow Alright



Get a  
25c. Box.

## Feeding as Well as Fighting

Continued from page 106

fresh beef and bacon and other foods that made them feel right at home.

More than that, among the problems which the nations are facing today none surpass in importance that of providing food supplies for the starving peoples of the world.

The conference at Versailles recognized that food was a fundamental proposition. They even put it on the basis that they could not expect to properly reconstruct Germany without first providing for food.

To indicate how the United States and the packers are helping to restore reason, when I heard a simple request made for forty million pounds of beef to go to Holland to feed Germany, and to Gibraltar to feed Southern Europe, I felt that I was very close to the pivotal point in meeting the problems of peace—and this order did not come with the blare of trumpets, nor was it filled with spectacular display, but it was faced as an incident in the routine of business as simple as if one were asking another for a glass of water.

A certain packer called someone on the phone and I heard him say, "Ed, are you going to be able to fill that thirty-million-pound beef order this month?" I could not hear the answer, but apparently he said "yes," for the packer hung up the receiver satisfied that he had done something for his country.

When I was with General Joffre in Paris and things were looking rather dark, his blue eyes twinkled as he recalled our day together at the stock yards in Chicago, when he heard the people singing "La Marseillaise" and witnessed that wonderful demonstration—and it was then those magic words were translated to me by Maurice, the dancer, when Joffre, the hero of the Marne, said "you know it means much to a general when he knows that his supplies are coming—and after I visited Chicago I had no doubt of what America could do."

## The Silent Leaders in War Work

Continued from page 110

boyhood has been one of irrespressible impulse to think of others. One old friend insisted that from the time he put on the boy's skates and helped him with the little red wagon, "I have always felt the qualities of nobility in that boy."

While his circle of personal friends may know something of his work, the knowledge is limited because of his desire to do rather than to talk about what he does. George Francis Griffin was one of the many unknown and potential patriotic leaders in support of the government during the war. The personnel of the men on the payrolls, the sturdy loyalty of these men to their work was possible because they knew that their company was in itself a personification of patriotic purpose of which they were an integral part. The inspiring leadership of men in civic life was the reason why Yankee troops understood how to do things and win the objective for which they were fighting with the might and main of dauntless Americans.

## FRECKLES

Now Is the Time to Get Rid of These Ugly Spots

There's no longer the slightest need of feeling ashamed of your freckles, as Othine—double strength—is guaranteed to remove these homely spots.

Simply get an ounce of Othine—double strength—from your druggist, and apply a little of it night and morning and you should soon see that even the worst freckles have begun to disappear, while the lighter ones have vanished entirely. It is seldom that more than one ounce is needed to completely clear the skin and gain a beautiful clear complexion.

Be sure to ask for the double strength Othine, as this is sold under guarantee of money back if it fails to remove freckles.



## Funny thing happened

the other morning in the Pullman dressing room. You know there is always one youth who tries to conceal that it's his first Pullman trip by getting dressed before six and then sitting in the dressing room for two hours, smoking, and taking up room needed for bags and suit cases.

One of these pests recently added light conversation to his other offences.

"I see you use Mennen's Shaving Cream," he said to me. "I was reading an ad about it yesterday, written by a wise guy named Jim Henry. He's a hot-air artist aw'right. Is the stuff any good?"

Then he caught sight of my name engraved on my bag, and the dressing room became less crowded immediately.

Since the Boss made me start writing these ads, over a million men have become addicts to Mennen's, and I suppose ten million have become familiar with my name from seeing it so often; yet I doubt if a hundred people, outside of my customers, know that I am Jim Henry, Mennen salesman.

It's a big satisfaction, though, to know that each morning a million men build up a creamy Mennen lather without rubbing in with fingers; using cold water if they like—and lots of it; and then enjoy the sort of shave that gives one a hunch that it's going to be a pretty good day after all.

"Jim Henry" may not mean much to you, but Mennen's Shaving Cream will mean pleasant shaves for the rest of your life if you will send 12c. for one of my demonstrator tubes.

Jim Henry

(Mennen Salesman)



JIM HENRY,  
House of Mennen,  
42 Orange Street, Newark, N. J.

Dear Jim: I've used everything and doubt if a shave can be pleasant. Prove it. Here is 12c.

Name .....

Address .....



## Toy Makers of the U. S. A.

Continued from page 128

line can be appreciated. It would require too much space to go into a description of the neat little fittings, beautiful miniature aluminum pneumatic-tired wheels, and other parts, just like the big machines, that go into these models, but it suffices to state that they are all "real" even to the wood, which is silver spruce.

The present line comprises many historic machines, such as the Curtiss training machine, the old Wright, the Bleriot (which was the first to cross the English Channel), and the Nieuport and Taube, which featured in the French and German sides in the early stages of the war. There will be also added in the near future the modern Curtiss Trainer, as well as the more famous battle planes and bombers, so that the boy can have a squadron to build that will be a liberal education in itself.

Hugo Rosenstein, general manager and sole owner of the Ideal Aeroplane Company is the recipient of hundreds of pictures and enthusiastic letters from Young America. Boys in general experience great delight in assembling aeroplanes. Complete plans for building are sent each boy, together with the aeroplane in knock-down form, so that the happy owner of an Ideal Aeroplane has the pleasure of constructing his own machine, which adds to his enjoyment, as well as furnishing a lesson in aeroplane construction. The plans furnished are carefully worked out engineer's drawings, which have been made with the same care as that taken in drawing plans for the larger passenger, freight and battle airplanes.

Back in our own childhood, before the days when mechanical toys were so perfected, we used to find delight in rolling hoops, or coasting down hill on such improvised wagons, of soap-box and other construction, as were then provided for us. Recognizing the desire of the younger generation to roll, ride, or coast, the Arden Manufacturing Corporation of New York City have provided for the present generation what is known as "Roly-Toys." First in importance, of course, comes the "Roly-Auto." This miniature Cadillac or Ford, as the case may be, is geared, solidly constructed, and almost unbreakable. Next to it in importance comes the company's "Roly-Kars," similar in construction to the auto, but not geared. During the war, their "Roly-Yanks" occupied first place in youthful affection, because the aeroplane, submarine chaser and tank, which comprised this set, gave them the opportunity to emulate "Brother Bill," who was with Pershing in France.

Every kid loves a pet, whether it be pony, puppy, or pigeon. Most kids would eat and sleep with these pets, keep them in the house continually, did not mother object. Ever thinking of youthful wishes, the "Roly-Toy" man has devised a way to appease mother, and at the same time satisfy mother's boy and girl. To do this it was necessary that he design and manufacture "Roly-Pets." These wooden animals open their mouths, much as do their breathing prototypes, and that the "Roly-Pony," "Roly-Bow-wow," "Roly-Ducky," "Roly-Bunny" have for themselves a place in the childish heart is not to be wondered.

For the little larger boy or girl comes the "Johnny-Jump-Up." We older brothers and sisters are familiar with this thru our excursions to Coney Island and kindred amusement resorts. It is a miniature edition of the machine which you hammer with a mallet to see how many pounds your blow will register. In the case of "Johnny-Jump-Up," when you register a certain force, a clown jumps out of the top.

"Bang!" goes the machine gun from its position on the sand pile. The hand-scooped trench just across answers with the boom of the none-too-firmly-implanted trench gun. The fort on the enemy line blows up with a loud report. The potential doughboys shout with glee as they run up ammunition for another attack on the

same fort, miraculously rebuilt and intact again. So has the war affected Toyland, and the Arden designer has taken advantage of this fact to bring out many warlike toys, which with the element of danger entirely eliminated, closely approximates the real thing—that is, as closely as is possible for a wooden toy to resemble things of steel and iron.

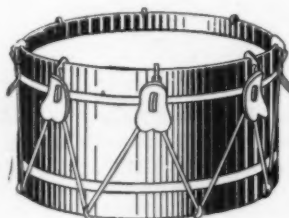
Clarence W. Bennett, vice-president and general manager of the concern, besides loving children, knows how to promote a sales campaign that will get them the toys they desire. Mr. Bennett for the last fifteen years has been in the children's vehicle business, so that when he came to the Arden Manufacturing Corporation he brought to it a knowledge of those things on which children like to "roll," and to him is due the origination and successful promotion of "Roly-Toys."

No article on the manufacture of toys, or in fact, on general manufacture in Old New England would be complete without detailed references to Toy Town and its great industry. The name Toy Town is that by which the village of Winchendon in north central Massachusetts is most generally known, and from this village, containing many inhabitants, whose only vocation, handed down thru generations, is that of wood working, come to the large stores and homes of the world a great part of the better and more suitable toys, such as Rocking Horses, Drums, Tool Chests, Blackboards, and the things which Santa Claus, or fond relatives, bestow upon childhood everywhere. These articles when seen are quite likely to bear the trade mark of Morton



E. Converse & Son Company, as it is from this manufactory that Winchendon derives its name of Toy Town, and its reputation for the origination and manufacture of the things that all children like. This company has stood for the best in toy manufacture always, and has built up a large and world-wide industry, its buildings covering several acres and its loyal organization of employees having been developed over a period of half a century. Considering the great variety of toys made by this company it is probably the largest of its kind in the world.

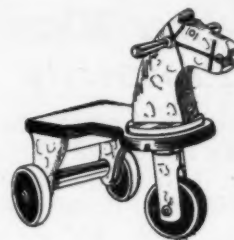
A trip thru its factory or thru its Show Rooms in New York gives the interested observer an estimate of toys that, in variety and quality, indicate most clearly that the result could be obtained only in a community where the lifetime labors of the inhabitants have been devoted



to that sort of work directed by an organization of great experience, ambition and pride in its output.

Here are found, of particular interest to girls, small houses with painted roofs, blinds and flower gardens that look like real ones. There are also tables and chairs for them and for their dolls,

with beautiful veneer finish in either natural, maple or mahogany. The youthful possessors of this furniture can be as proud thereof as their elders in their homes. Then, too, can be seen trunks for children and dolls' clothes in many sizes and covered with a great variety of pleasing colors in paper, metal and wood. Some even have suitcase locks thereon, that would put to shame many a full-grown trunk.



Kitchen cabinets stand in a row—small, bigger and biggest—all with a most tempting assortment of spices, breakfast foods and the things that kiddies like to eat. Roller Chimes in a variety of colors and sizes all have music that can be heard and enjoyed as the children run and push them.

For the boys the Converse Company has devised and built up a line of toys that many of the fathers would enjoy—as well as the children. There is a large line of drums, running from the small, plain and inexpensive drums, up thru a series of moderate priced drums with lithographed barrels showing the airplanes, tanks, guns, generals and flats of today, with higher-priced drums, some with fibre heads, some with sheep heads and some with calf heads. Perhaps the best known and most highly developed line of toys manufactured by the Converse Company is its line of Horses—Platform Horses, both bay and dappled, trimmed with harness and saddle, rocking horses and swing horses, large and small, can be found, together with the famous and popular Kiddie Horse line. The Kiddie Horse is a car upon which the boy sits, propelling himself by pushing with his feet, guiding the course of his toy steed by a handle run thru the horse's head connecting to the steering wheel. There are many sizes of these at prices to satisfy the purse of every family. Besides the above are found boats that the boy can buy all rigged for sailing or that he can build up from the keel, ribs, planks and spars, to a set-up yacht of his own creation. Tool chests of different sizes containing tools with which this work can be done may also be had.

In common with other large toy manufacturers, the Converse Company placed its facilities during the last two years at the disposal of the Government for the manufacture of war essentials, and so great was the demand upon it that in addition to the utilization of its Winchendon factory it erected a special plant in Long Island City for the purpose of manufacturing Export Cases for the Gas Defense Service. This perhaps may account for the creation of a very unusual and pleasing little toy brought out by them this year and called a "Whirligig." It consists of revolving towers and a revolving propeller worked by friction on the wheels of a push toy, all decorated in the patriotic colors—red, white and blue.

The Toy Association maintains headquarters in New York, with F. D. Dodge in charge, and is starting propaganda to call to the attention of the world its effort to make the American toy a leader. Mr. Dodge is a believer in the work and ability of American toy-makers, and is doing everything in his power to bring the Association before the notice of the world. That he will succeed there is no doubt, because the Association is behind him. United in their efforts, each lending his skill to the common cause, there is bound to be produced within the next decade toys of such character—artistic as well as instructive—that the whole world will come a-buying from the shops of the toy-makers of the U. S. A.





**M**ANY Toy-makers have discovered that ZAPON Lacquers and Enamels give a quicker drying and longer lasting finish to dolls, toys and novelties

ZAPON Lacquers and Enamels are made in all colors and in any tint desired. They may be applied either by dipping or by spraying. And they dry so quickly that any article finished with them can be handled within thirty minutes.

Manufacturers of toys are invited to consult our Service Division for practical advice in regard to the finishing of their products. This service corps has had many years of training in the application of lacquers and enamels. They have quickly and permanently solved finishing problems for manufacturers of many products. And they will gladly help you to get the best possible results.

Put Your Finishing Problems  
Up to Us

**CELLULOID ZAPON  
COMPANY**

200 Fifth Avenue, New York City

Makers of good lacquers



## The Passing of James J. Hannerty

Continued from page 114

With his usual elimination of selfish interests, Mr. Hannerty contributed this work for use of the American Red Cross without expectation of return, with the belief that every household would want one of these diplomas to be framed and pointed to with pride in later years. The Red Cross officials in Washington expressed deep interest in the plan, and a great lithographing house provided the sketches and agreed to do the printing of the diplomas. Hannerty asked nothing better than that this, his last contribution, serve so great a purpose as an aid to his fellowmen.

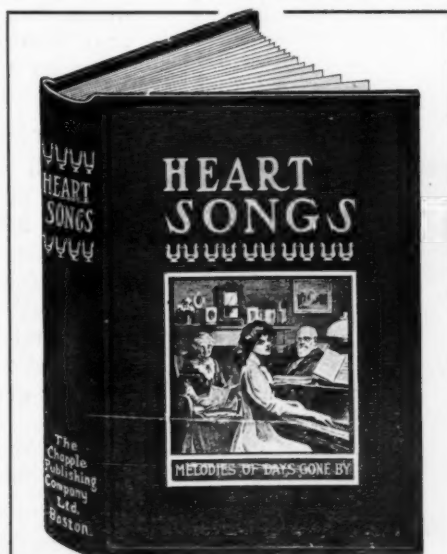
Once when the tide of his fortune was at its lowest point, some friends, ignorant of his circumstances, called on him. After a few minutes of conversation someone asked, "Well, how are things coming on with you?" "Oh, fine," he replied, "Why I am the richest man in all this country today. I am worth millions. My assets are three meals a day, a place to sleep, and the love and respect of my friends, which is worth more than a hundred million dollars."

## Save Your Brains

Continued from page 135

Monroe has made on his men. The predominant note of the institution could have been called nothing else than the Monroe spirit, because it has emanated from the chief. Modest, unassuming, believing in his product and his men, Mr. Monroe is of the type that encourages progressiveness in those with whom he is surrounded, thru the sheer force of the example he sets himself.

The Monroe Calculating Machine Company is an example of what the American factory has become: a school, a social center, a place where work is a question of love, rather than duty. It was this spirit of the Monroe factory, this spirit of other American institutions, that resulted in this country's phenomenal progress, because its units are so closely knit together that the interests of one are the interests of the other. The Monroe Calculating Machine Company is but one plant in the huge net-work of our industrial life, but its example is such that it is setting the pace for many older institutions, and because of this, because of what it has accomplished in a few years, the writing of its story adds another page to the textbook of American progressiveness.



A wonderful collection of music for the home—most every dear old song that lives in your memory is here—words and music, with simple arrangement and easy accompaniments. \$3.00 postpaid. CHAPPEL PUBLISHING CO., Ltd., Boston, Mass.

Don't fail to mention NATIONAL MAGAZINE when writing to advertisers.

Drink

**Coca-Cola**

DELICIOUS and REFRESHING

You can't think of "delicious" or "refreshing" without thinking of Coca-Cola.

You can't drink Coca-Cola without being delighted and refreshed.

The taste is the test of Coca-Cola quality—so clearly distinguishes it from imitations that you cannot be deceived.

Demand the genuine by full name — nicknames encourage substitution.

THE COCA-COLA CO.  
ATLANTA, GA.



Sold Everywhere

For HIGH-GRADE PUBLICITY of Every Description  
**THE WILLIAM EDWARD ROSS  
SERVICE**

1416 Sun Building, New York, N. Y.  
We remove the bushel that hides your light.

### Your Prospective Customers

are listed in our Catalog of 99% guaranteed Mailing Lists. It also contains vital suggestions how to advertise and sell profitably by mail. Counts and prices given on 6000 different national Lists, covering all classes; for instance, Farmers, Noodle Mfrs., Hardware Dirs., Zinc Mines, etc. This valuable Reference Book free. Write for it.

**Strengthen Your Advertising Literature.** Our Analytical Advertising Counsel and Sales Promotion Service will improve both your plan and copy, thus insuring maximum profits. Submit your literature for preliminary analysis and quotation—no obligation.

**Ross-Gould**  
Mailing  
Lists St. Louis

## The Gift Book of the Year!



**"We'll Stick  
to the  
Finish"**

By JOE CHAPPLE

Editor of  
National Magazine

Price \$2.00 Postpaid

This book tells the story of men who "stuck to the finish." The first edition melted like mist in the sun of popular demand.

It is a classic for peace times. Now that actual fighting has ceased, people will desire to know how the struggle was waged and the big men who directed it. Here are face-to-face sketches of Foch, Haig, Joffre, Diaz, and Pershing and his men; Premiers Orlando, Clemenceau, and Lloyd George; Admirals Beatty, Wemyss, Geddes, and Sims and his sailors.

Joe Chapple saw on the Western Front all that he tells about, and he tells it with such an intimacy that you see all that he saw. Worth much more than \$2.00.

At all Booksellers or direct from Publishers.

CHAPPLE PUBLISHING COMPANY, Ltd.  
Boston, Mass.



## The odor tells why

One whiff and you realize why Lifebuoy means health to the skin.

Its "health" odor is found in no other soap. It is not a perfume—not the odor of a medicine—but a pure hygienic odor that tells you instantly why Lifebuoy does more than cleanse—why it purifies the skin and keeps it radiant with health.

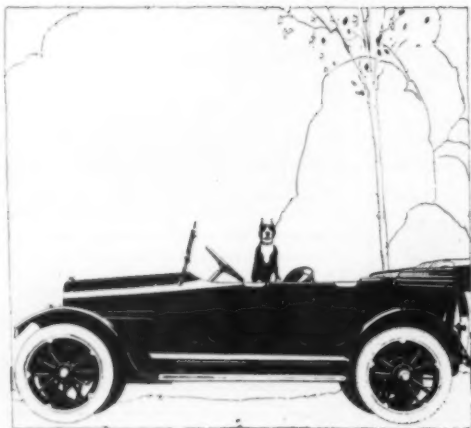
LEVER BROS. CO.  
Cambridge, Mass.

# LIFEBUOY

## HEALTH SOAP

**Cleanses!  
Purifies!  
Protects!**

**Overland**  
TRADE MARK REG.



*"Let's Go"*

Under all weather and road conditions, the Overland Model 90 has won its present high reputation as a car that is easy to start, easy to run, and economical to maintain. This reputation is founded on ten years of constant effort to merit the appreciation of the public. The Overland car today is more deserving than ever of that prestige which has grown from the enthusiasm of 600,000 owners.

Model Ninety. Five Passenger Touring Car. \$985; Sedan, \$1495; F. o. b. Toledo  
WILLYS-OVERLAND, INC., TOLEDO, OHIO  
Willis-Knight Touring Cars, Copen, Sedans, Limousines, Overland  
Motor Cars and Light Commercial Cars  
Canadian Factory, West Toronto, Canada



*Joe Chapple*  
has returned from Europe

HE will write the story of the Peace Conference for readers of the *National Magazine*, giving them intimate pen sketches of the great men he meets, interesting notes and descriptions of peoples and places, together with numerous sidelights on the greatest of all wars.

The *London Daily Mail* once said: "Joe Mitchell Chapple probably knows more famous people than any other man in the world," and with the extensive knowledge gained from his visits to the various battlefronts during war times, Mr. Chapple will place before the *National* readers a remarkable first-hand account of the leaders, scenes and accomplishments of this notable historic event.

Order the NATIONAL MAGAZINE now of your Newsdealer, or subscribe direct of the publishers.

CHAPPLE PUBLISHING COMPANY, Ltd.  
BOSTON, MASS.

## Among the Books

The many lovers of William J. Locke's delightful story, "The Rough Road," will be interested to know how it came to be written. We quote from Mr. Locke's own words:

"One evening a couple of months after I had finished 'The Red Planet' I was tearing my hair and saying that this time I really had come to the end of things and would never again have the ghost of an idea for another book, when my wife who was sitting on the divan in the drawing-room playing unconcernedly with our little Pekinese—she had heard this cry of woe so many times before—addressed the little beast (I love him dearly by-the-way), in the maudlin tone of which we both are guilty: 'Why doesn't he write a nice book about you, darling?' Whereupon I clapped my hand to my forehead and cried: 'I will. I'll write a story about a man brought up like that damn dog and pitched into the war!' And I went straight into my study and set to work on the scheme. It may also be of interest to know that the central episode of the rescuing of Jeanne's fortune from the well in No Man's Land is an incident that actually happened in practically every detail. It was told me, long before I thought of 'Doggie,' by the Intelligence Officer who went to the billet to get confirmation of the apparent looter and deserter's extraordinary story. The only difference was that the real original Tommy wasn't wounded."

Isaac F. Marcossion's new book is entitled "S. O. S.—America's Miracle in France," and is published by the John Lane Company this month. It is the story of the Services of Supply, the remarkable organization which fed, equipped, transported and supplied generally the American Expeditionary Force in France. Mr. Marcossion who was peculiarly fitted for this task by reason of his long and intimate studies of the organization of the British and French armies, was specially authorized as historian by General Pershing, to whom the book is dedicated. Mr. Marcossion is in the midst of a seventeen week's trans-continental lecture tour and at the present time is on the Pacific Coast. He will return to Europe in May.

Lieut. Coningsby Dawson, whose "Living Bayonets" has just been published, has sailed for England and expects to be sent back to the Western Front, there to make a study of reconstruction problems, especially with reference to the occupied territories of Germany and of the way in which the new social order is being built up in France and Great Britain. In the fall of this year he comes back to us to undertake a lecture tour which will cover every State in the Union, and last for at least six months.

### The Little Helps are Often the Biggest



This is true of house-keeping and home-making more than any other task

A wealth of personal knowledge in homemaking. Contributed by 20,000 American housewives, who helped each other in suggesting hints about the home. Bound in cloth and gold. Price, \$2.00.

CHAPPLE PUBLISHING CO., Ltd.,  
BOSTON, MASS.

## Want "Ads" that Reduce Want

### BUSINESS OPPORTUNITIES

**Underwood & Underwood offer you the opportunity to establish business of your own in which others earn up to \$6,000 a year.** Exclusive contracts for selling Visual Instruction Equipment to schools and libraries. Only educated men with references, cash deposit guarantee required. Underwood & Underwood, Dept. N, 417 Fifth Ave., N. Y.

**Patents that Protect. Write us for New Book, Patent Sense.** Worth more than all other patent books combined. Free. Lacey & Lacey, Dept. N, 162 Springer Building, Washington, D. C. Est. 1869.

### TYPEWRITERS

**Startling Values in Typewriters. \$10 to \$15 up. Factory rebuilt.** All makes. Shipped on trial. Write for our special offer "National." Whitehead Typewriter Co., 186 North La Salle St., Chicago.

### AGENTS WANTED

**A Good Preposition for Disabled Sailors or Soldiers,** either whole or part time. No talking—just hand card to autoist and demonstrate. De-Lite Auto Polish does the rest; cleans thoroughly, dries instantly, does not hold dust, and, best of all, protects the varnish. Has no superior for autos or highly polished pianos. Price 75c. De-Lite Mfg. Co., 9 Cawfield Street, Uphams Corner, Boston, Mass.

### MISCELLANEOUS

**Earn \$25 Weekly, Spare Time, Writing for Newspapers, magazines.** Experience unnecessary, details Free. Press Syndicate, 1004, St. Louis, Mo.

**WRITE A SONG**—Love, mother, home, childhood, patriotic, or any subject. I compose music and guarantee publication. Send words today. Thos. Merlin, 281 Reaper Block, Chicago.

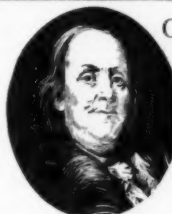
## DEAR OLDE SONGS

96 pages, words and music, 10c,  
at 5 and 10-cent stores, or sent  
direct, 4c additional for postage

CHAPPLE PUBLISHING CO., Ltd., BOSTON

### BEN FRANKLIN'S PICTURE

on a postage stamp has  
long been a reminder  
that "*A penny saved  
is a penny earned.*"



Buy

**W.S.S.**

Keep on  
Saving

at any  
Bank or Postoffice

### ON A 1919 WAR SAVINGS STAMP

let his picture remind  
you that

\$4.00 saved is  
\$5.00 earned

THRIFT IS THE



KEY TO SUCCESS



### HOTELS INDIAN RIVER AND ROCKLEDGE, Rockledge, Florida

175 miles below Jacksonville, in the midst of the famous Indian River Orange Groves. Ideal climate, flowers and sunshine. A great deal of money has been spent on the hotels, making them equal to the best in the State. Fine hunting. Fishing has always been good at Rockledge; now it should be the best in Florida, as there has been a new inlet opened to the ocean just below Rockledge. One of the great attractions is the golf course. Boating, motor boating, clock golf, dancing, billiards, pool.

Accommodates 400. Write for circular.

Summer season, Granliden Hotel, Lake Sunapee, New Hampshire.

W. W. BROWN, Manager.



# Representative Waco Wholesale Firms and Factories

## Bush & Witherspoon Company COTTON

Waco, Texas  
Cable Address "Wibus"

Liverpool, England  
Cable Address "Herbeco"

*Buyers of Central Texas and Brazos  
Bottom Blackland Cotton*

All shipments concentrated at Galveston for  
reclassing, reweighing and stapling.

Shipments forwarded on Port or Custody  
Bills of Lading

W. H. McCullough, *President* Robt. B. Dupree, *Vice-Pres.*  
A. J. Peterson, *Cashier*  
Chas. F. Eubank, *Ass't Cashier* J. T. Willis, *Ass't Cashier*

UNITED STATES DEPOSITORY  
**The Central Texas Exchange  
National Bank**

*Capital and Surplus, \$600,000.00*  
WACO, TEXAS

WALTER G. LACY, *President*  
GEORGE K. McLENDON, *Vice-President* L. B. BLACK, *Cashier*  
E. G. L. LLEY, *Assistant Cashier*  
C. B. SCHULER, *Assistant Cashier*

## The Citizens National Bank

UNITED STATES DEPOSITORY  
ORGANIZED 1884

CAPITAL AND EARNINGS \$400,000.00

Waco, Texas

## The Shear Company Wholesale Grocers

Coffee Roasters and  
Manufacturing  
Confectioners

WACO, TEXAS

F. F. KENDALL CLARENCE KENDALL

*From the Texas Oil Fields*

## KENDALL & KENDALL

**OIL**  
LEASES AND PRODUCTION

**Texas and  
Louisiana**

*We solicit inquiries from oil investors*

GENERAL OFFICES:  
SCANLAN BUILDING  
HOUSTON, TEXAS

RALEIGH HOTEL, WACO, TEXAS  
WESTBROOK HOTEL, FORT WORTH, TEXAS

## WACO DRUG COMPANY

*Importers and  
Wholesale  
Druggists*

WACO, TEXAS

New York Office: 16 Platt Street

We desire distributing agency for any  
Meritorious Drug or Drug Sundry

## E. W. Marshall & Co.

Fire Insurance Rent  
Burglary Elevator Accident  
Automobile Liability  
Steam Boiler Plate Glass  
Sprinkler Leakage

Continental Insurance Co.  
Connecticut Fire Insurance Co.  
Hartford Fire Insurance Co.  
Home Insurance Co.  
Liverpool and London and Globe Insurance Co.  
Duquesne Underwriters  
National Liberty Insurance Co.  
Palatine Insurance Co.  
Scottish Union and National Insurance Co.  
Automobile Insurance Co.  
California Insurance Co.  
United States Fidelity and Guaranty Co.  
Aetna Life Insurance Co.  
American Indemnity Company  
Maryland Motor Company

## The C. M. Trautschold Company PLANING MILL

Manufacturers of Church Furniture, Sash and  
Doors, Frames, Stair Work, Mouldings, and All  
Kinds of Special Mill Work. Jobbers of All Kinds  
of Plate and Window Glass for Builders' Purposes,  
Screens, Windshields

WACO

TEXAS

## SANGER BROS. WACO, TEXAS

For nearly Half a Century the  
[Leading] Department Store—and still  
far ahead.

**SANGER BROS.**  
Established 1873

## Texas Cotton Palace EXPOSITION

November 1st to 16th, Inclusive

*The South's Most Unique Exposition*

A Live Stock Show, an Agricultural Show, a Society Event—sixteen days of high-class educational features, as well as the most wholesome amusement. An exposition planned with the idea of developing not only Texas, but the entire Southwest. The largest coliseum in the South is a part of the group of permanent buildings utilized for this show each year.

**TEXAS COTTON PALACE**  
WACO, TEXAS

## A Southern City of Opportunity

Continued from  
page 132

the South Bosque Petroleum Company. Mr. Kendall is a practical and successful oil operator, with holdings in the South Texas as well as the Ranger and Burkburnett fields. He believes in the future of the Waco fields, and the town is indebted to him for this first actual successful development. The success of this company has inspired confidence in the Bosque fields, and many outside investors, as well as local promoters, are beginning to see the possibilities of further development. New wells are being drilled and thousands of acres in McLennan County have been leased.

With the completion of the South Bosque Petroleum Company's refinery and increased production, the oil industry, as it effects Waco, will take on added impetus. While rather slow to take advantage of its opportunities, it is not too much to say that Waco will yet rank as one of the leading oil-producing centers of a state that seems to be an untapped reservoir of wealth.

### WACO IN A NUTSHELL

The following interesting items of information concerning Waco's industries and natural advantages were compiled for the NATIONAL MAGAZINE by Mr. R. E. Pellow, general manager of the Hotel Raleigh, from data supplied by the Chamber of Commerce, the Young Men's Business League, and from personal investigation:

Population, fifty thousand.  
Capital city of McLennan County.  
Commission form of government.  
Average rainfall, 36.22 inches.  
Altitude, five hundred feet.  
Has an all-year delightful climate.  
Has no extremes of climate, mean temperature being 69 degrees. Mild winters, pleasant summers.

Is the center city of Texas.  
Is the center of population as well as the geographical center of Texas.

Is on the Brazos River, which is now being made navigable for flat-bottom boats, direct to the Gulf of Mexico.

Has six railroads, direct lines to all parts of the country, and an interurban to Oklahoma State line, with other interurban lines now contemplated to several Southern cities.

Within a radius of seventy-five miles are located over ninety towns and cities, of which Waco is their jobbing center.

Is the center of Texas common point freight rate group and is in the "Dallas-Fort Worth" group from the North and East.

Due to Waco's central location, the average distance from Waco to all Texas railroad stations is less than from any other Texas city, and freight rates which are made on a mileage basis are consequently less from Waco.

Rates from Atlantic Seaboard Territory are made via the Gulf ports and are lower to Waco than to points in North Texas, Oklahoma, and Kansas.

Does a jobbing business of over eighty million dollars annually.

Handled over 1,500,000 tons of freight in 1918.  
Bank deposits, \$15,000,000.

Offers unlimited opportunities to the manufacturer, the jobber, and the merchant.

Within a radius of one hundred and eighty-six miles, one-fifth of the world's cotton is grown. McLennan County is the banner cotton-raising county of the state.

Fire insurance key rate, eighteen cents.

Water rate, artesian, seventy-five cents per twenty-five hundred gallons.

Electric current rate from one cent per kilowatt up.

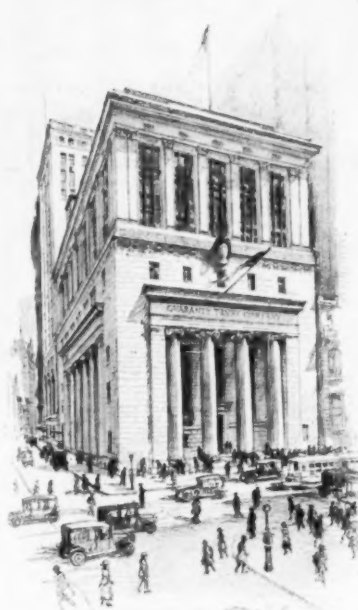
Natural gas from Mexia field.

Is near the lignite fields.

It is in the oil belt and has several producing wells within a few miles, with splendid prospects of big oil and gas production.

Offers to the mechanics and tradesmen de-

## Peace Conditions and Investments



WITH the return to a peace basis, and the removal of war-time uncertainties, sound bonds and notes, at present prices, are attracting investors. Desirable issues, of both long and short term maturities, may now be had to yield a liberal income return.

To the investor seeking bonds and notes which combine, with high yield, the essential elements of a sound security, our Bond Department can be of valuable assistance.

Our Bond Department has at all times a large list of investment bonds and notes, diversified in character, which we offer and recommend for investment. It is our constant aim to suggest those securities which best meet the individual requirements of the investor.

The services of our Bond Department are available to you through our Main Office and Uptown Offices in New York, through our correspondents in various cities, and through the mails.

Our monthly booklet, "Investment Recommendations," will be sent to you on request

### Guarantee Trust Company of New York

140 Broadway

FIFTH AVE. OFFICE  
Fifth Ave. & 43rd St.  
MADISON AVE. OFFICE  
Madison Ave. & 60th St.

LONDON OFFICES  
32 Lombard St., E. C.  
5 Lr. Grosvenor Pl., S. W.

PARIS OFFICE  
Rue des Italiens, 1 & 3  
TOURS OFFICE  
Rue Etienne Pallu, 7

Capital & Surplus \$50,000,000

Resources over \$700,000,000

sirable homes, school's, and other attractive features necessary to good, comfortable living.

Its central location and wonderful possibilities and its cordial Southern hospitality welcome you.

Enjoys the pleasure of all the big road shows and the highest class vaudeville acts, grand opera and symphony orchestras, in addition to a number of moving picture houses and vaudeville theaters.

Camp MacArthur, Rich Field, artillery range of eight thousand acres.

Has morning and afternoon newspapers, carrying Associated Press service, and weekly papers of the highest standard.

In addition to its numerous public schools, has Baylor University, Methodist Orphans Home, also several business colleges.

Has ample hospital facilities and several modern private sanitariums.

Has several beautiful parks, prominent among these the natural Cameron Park, with its Riverside Drive, its springs, and over seventy-five acres of natural scenic attractions. Lovers' Leap at the junction of Bosque and Brazos Rivers. This is conceded by forest authorities as one, if not the best, natural park in the country.

Bridle Path—horseback ride of twenty miles.

Has over one hundred miles of paved streets, and over one million dollars has been expended on the country roads, with the result that all roads leading into Waco are the most modern and best in the country.

Owens and distributes thirty-eight per cent more automobiles than any other city of its size in the United States.

McLennan County soil won the gold medal in competition with soil from the Valley of the Nile, the Danube and the Ganges.

## Books that Never Grow Old

If you would know the pleasure of wisely giving, let these deservedly famous books be your messengers of friendship and good will



**HEART THROBS, Vol. I and II.** Everybody loves some book, but more people love "Heart Throbs" than any other book brought out in recent years. It contains a collection of rare bits of prose and poetry that have stood the test of time. Over 50,000 people joined in the making of these, the most wonderful gift-books of the century. 450 pages, in cloth and gold. \$1.50.

At Booksellers or direct from  
Chapple Publishing Company, Ltd., Boston

**OXIDINE**  
**Kills Chills**

Good for Malaria, constipation, biliousness—a fine tonic. Guaranteed or money back.

Ask your dealer  
Behrens Drug Co., Waco, Tex.



## What kind of man are you— when the excitement's over?

Because our country is good to live in, it was worth fighting for. Because it was worth fighting for, it is worth lending to. Don't be a deserter. Lend!

Uncle Sam made preparations for a big campaign this Spring. It was the very vastness of those preparations that made the Germans squeal. They didn't like the taste of their medicine. Now the bills of Victory have to be paid.

It takes a higher, finer patriotism to pay when all the excitement is over. But that's the sort that bears the stamp "Made in U.S.A." The American soldier showed it. You didn't find him whining. Show it as he did.

Dig deep into your pocketbook, deep into your future earnings. Help our country keep its word at home as it kept it abroad. Lend!



*The "Clean-up"  
Button*

# Victory Liberty Loan

*Space contributed by*

**NATIONAL MAGAZINE**

Prepared by American Association of Advertising Agencies co-operating with the United States Treasury Department